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**Negative Affective States in Customers' Service Experience:
Investigating Antecedents and Mitigations**

DISSERTATION

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by

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List of Abbreviations

AVE	Average Variance Extracted
CFA	Confirmatory Factor Analysis
CFI	Confirmatory Fit Index
CIT	Critical Incident Technique
CMV	Common Method Variance
CoD	Cognitive Demands
CPB	Customer Participation Behavior
CPD-R model	Customer Participation Demands-Resources Model
CPS	Customer Participation Stress
DEM	Disliked Employee
df	Degrees of Freedom
Exp	Expertise
FR	Factor reliability
JD-R model	Job Demands-Resources Model
n	Sample size
n.s.	Not significant
NAICS	North American Industry Classification System
p	Significance Value
QEEW	Questionnaire on the Experience and Evaluation of Work
r	Correlation Coefficient
RMSEA	Root Mean Square Error of Approximation
rs	Spearman's rank correlation coefficient
SD	Standard Deviation
SSup	Social Support
TLI	Tucker-Lewis Index
WOM	Word of Mouth

1. Introduction

1.1 Relevance and Scope

“Customers’ assessment of quality and value, decisions about what and where to buy, and recommendations to others are all influenced by emotions.”

(Berry et al. 2015)

Following the observation of Berry et al. (2015) quoted above, affective states may occur at any point during the customer experience: Customers might feel emotionally related to a service provider beforehand, as in a commercial friendship (Price and Arnould 1999), or could choose a specific service due to emotional distress (e.g., following the death of a close relative) (Korai and Souiden 2017). During such an experience, customers might feel specific positive emotions (Albrecht et al. 2016) or have their former positive emotions changed due to a service failure or discourteous service employees (DeWitt et al. 2008; Gabbott et al. 2011). After the service encounter, they may pass on such emotions to other customers by making positive or negative recommendations online (Dabholkar and Sheng 2012) and offline (Lam et al. 2004); furthermore, their own repurchase behavior is again influenced by prior emotions (Albrecht et al. 2017). Payne et al. (2008) likewise regarded customers “as ‘feelers’ and ‘doers’, as well as ‘thinkers’” and highlighted the relevance of emotions to relational experiences in value co-creation. Co-creation refers to a joint value creation by organizations and customers (Etgar 2008; Heidenreich et al. 2015). Customers who take part in such value co-creation are often called partial employees (Mills and Morris 1986) and their tasks as such—as “doers” and “thinkers”—encompass characteristics of the participation process, i.e., accelerated effort and information-sharing (Chan et al. 2010; Hoyer et al. 2010) in the service process. As “doers,” customers scan products at a self-service checkout; they are simultaneously “thinkers” and “doers” when they share information with their doctor or prepare documents for a legal consultation. Previous research has provided various insights into the potential benefits and competitive advantages of customer participation (Bendapudi and Leone 2003). For instance, customer participation can lower production costs and improve productivity (Lovelock and Young 1979; Mills and Morris 1986), service quality, customer satisfaction (Bendapudi and Leone 2003; Chan et al. 2010; Dong et al. 2015), and opportunities for promotion (Bettencourt 1997). Hence, many companies aim to make the customer a co-creator of value to improve the customer experience (Ramaswamy and Gouillart 2010). Previous research also shows that considering customers as “feelers” requires a recognition as emotions are relevant in evaluating a service (Mattila and Enz 2002). Yim et al. (2012) found that customers who enjoy

participating in a service are likely to be more satisfied with the service outcome. Similarly, Pugh (2001) found that customers evaluate service quality based what they perceive of employees' emotions during interactions, and are likely to echo these emotions. Integrating customers as "doers" and "thinkers" in value-creation and generating positive emotions within the customer experience by approaching the "feelers" is currently a topic of great interest to marketing professionals and researchers alike (Dong and Sivakumar 2017).

Observing people trying to print their own luggage tags and checking in at an airport, assembling IKEA furniture, or ordering fast-food at a self-service station reveals emotions that are not always positive. Customers appear to be overtaxed, irritated, unhappy, and distressed. This seems to be ever-present, but this phenomenon is especially relevant for services that are crucial for customers and that cause them to feel some kind of pressure (e.g., time), that are hard to understand, or are in any way upsetting. For instance, in one of their studies, Berry et al. (2015) found that patients in hospitals experienced stress due to the service process. Newspapers often also report on the problem of customers feeling helpless at banks (Adamu 2015). These examples are attributable to the growing number of tasks that customers, as partial employees, have to fulfill; however, they are not driven by failures in the process but by stressors within the service process. Such stressors arise from industry-specific knowledge that customers often do not have (e.g., financial expertise), the high relevance of the service to a customer's life (e.g., medical services), or high time pressure (e.g., the need to catch a flight). More stressors within a participation process are conceivable due to social or physical dispositions. However, organizations might not be aware of such stressors, and research about negative emotions, particularly stress due to physical and mental overload and strain in customer participation, is lacking. Service organizations, however, might benefit from such research, as managers must be aware of potential stressors and the possibility that customers could become stressed due to the characteristics of the service itself. Greater knowledge in this area would enable managers to respond to customer stress appropriately, e.g., by altering the service design or process and by training their employees to intervene when necessary.

In general, service research has largely neglected negative emotions in the co-creation process. Some notable exceptions include Heidenreich et al. (2015) and Sugathan et al. (2017) who identified guilt, shame, and self-pity as relevant emotions following a service failure in a co-creation process. Heidenreich et al. (2015) noted that services with high levels of co-creation are likely to generate greater discontent with service outcomes when a service failure occurs. Haumann et al. (2015) found that customer participation in general does not increase customer satisfaction; when

they investigated co-production intensity, they found that high intensity negatively affects customer satisfaction. However, they did not consider customer emotions within their study. The results of Heidenreich et al. (2015), Haumann et al. (2015) and Sugathan et al. (2017) revealed that customer integration in the service process is not always as positive as expected. However, while these studies considered failed service experiences, they either neglected the downside of flawless service experiences or observed the downsides but did not consider customer emotions under such circumstances. Other studies have investigated negative customer emotions (i.e., stress) in services, although not in a specific participation setting (Singh and Duque 2012; Albrecht et al. 2017). Singh and Duque (2012) referred to stress as a preexisting negative affective state originating from customers' specific circumstances before the service process itself. Albrecht et al. (2017) sought to understand a specific type of stress within customer environments (shopping stress), but did not address processual stressors.

Although previous studies have produced valuable insights and have verified that customer co-creation in services might lead to unexpected negative emotions and evaluations, knowledge of negative emotions as part of a flawless service experience remains lacking. Little is known about how customers actively contribute to a service when they are experiencing negative emotions. This thesis seeks to fill in these gaps with three distinct but related papers, two quantitative and one conceptual.

Paper 1 explains the emergence of negative emotions (i.e., customer participation stress, or CPS) due to the characteristics of the participation process. Paper 2 considers the behavioral and affective outcomes of such negative emotions (i.e. customer participation stress) and proposes possible moderators to diminish unwanted effects. While papers 1 and 2 focus on negative emotions (i.e., customer participation stress) during the actual value co-creation process, paper 3 considers negative emotions originating from an event before the actual service encounter and links those emotions to customer engagement, aiming to find a way to motivate customers to co-create value even under obstructive circumstances. Figure 1 provides an overview of all three papers.

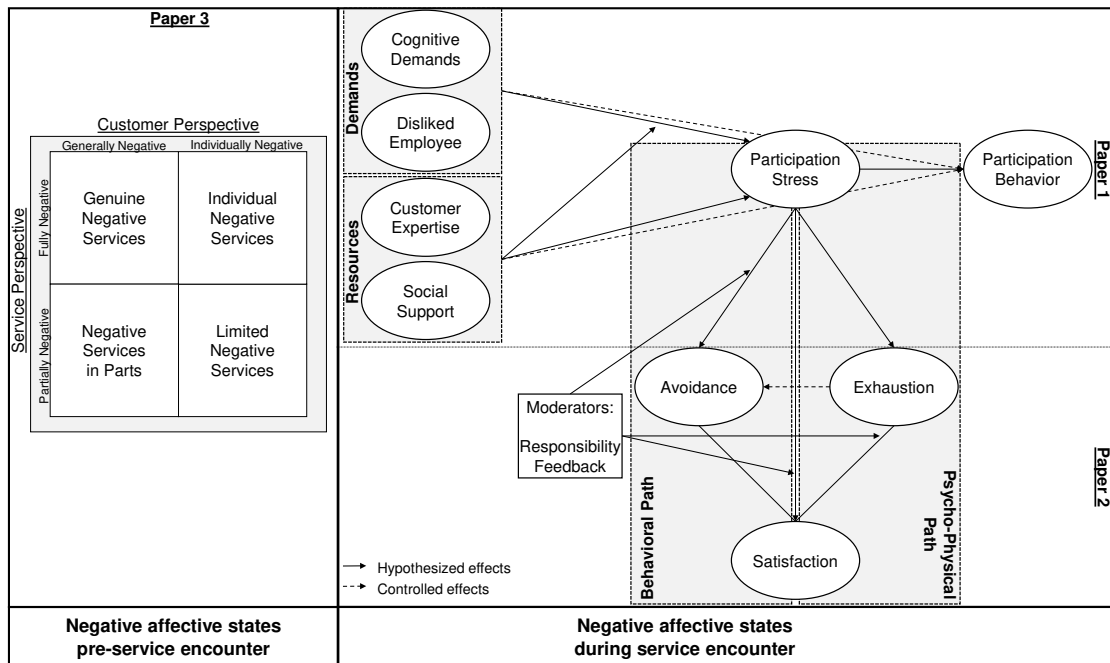


Figure 1: Thesis Overview

As a means of investigating negative customer emotions in services with flawless delivery, CPS is introduced as a new construct to service marketing research. The definition of CPS builds on established definitions of stress from general and organizational psychology and links them to the behavioral aspects of customer participation. Psychologically, stress is defined as “a relationship between a person and the environment that is appraised by the person as taxing or exceeding his or her resources and endangering his or her well-being” (Lazarus and Folkman 1984). Deciding whether a situation is stressful depends on a personal cognitive appraisal of the situation, and is thus subjective (Lazarus and Folkman 1984). Following previous research which described the customer as a partial employee (e.g., Mills and Morris 1986; Bendapudi and Leone 2003) CPS is presented here as being similar to employees’ work or role stress. Employees’ role stress is often defined as terms of role conflict and role ambiguity (Wetzels et al. 1999; Rizzo et al. 1970). Role conflict is defined as congruency or incongruency with the requirements of a role, while role ambiguity is defined as the predictability of a behavioral outcome and the clarity of behavioral requirements (Rizzo et al. 1970). However, CPS cannot simply be defined as employee stress experienced by customers. First, employees are confronted with such stressors on a daily basis, and may thus find ways to work around them, seek assistance from a fellow employee, or undergo more training to better cope with the stressful requirements of their job. Customers, on the other hand, are often abruptly confronted with participation stressors (e.g., high cognitive demands) and might not be able to seek help or support while they are engaged in the service process. Second, stressors can accumulate when they are perceived on a regular basis, which could

increase their influence on personal well-being over the long term. Customers can then switch service providers or avoid a specific service. Third, employee stress might stem from stressors outside the work environment, such as work-family conflicts (O'Neill and Rothbard 2017). Customers are unlikely to have role conflicts between participation and their daily life (except time issues in some cases), and in such cases they would not make use of the service provider in the first place. The above reasoning is the basis for a new construct for CPS that takes into consideration the supposition that stress stems from the characteristics of the participation process. CPS is therefore defined as *a negative psychological state resulting from overextension by compulsory co-production efforts*. This definition clearly states that CPS is not necessarily attributable to service failures or employees' misbehavior, but to a flawless service process. Prior research in marketing has identified similar constructs: Albrecht et al. (2017) and others investigated shopping stress as store-induced stress such as crowding, which is mainly attributable to environmental factors in the store. Others have investigated life stress as an antecedent of purchase behavior and purchase preferences (Moschis 2007; Mathur et al. 2008). Turner and Shockley (2014) considered customer role stress relating to using self-service terminals in a convenience store, but found a rather low level of role stress (mean ~ 2.2 on a 5-point Likert scale), yet, could confirm a negative effect of role stress on perceived value of the technology.

In investigating CPS, paper 1 builds on the job demands-resources (JD-R) model developed by Demerouti et al. (2001) to look into the antecedents of CPS. The JD-R model predicts that working conditions, classified as demands or resources, largely determine employees' well-being. More specifically, very demanding work causes strain and burn-out if employees lack the necessary resources to respond to these demands (Demerouti et al. 2001). While demands are defined as physical, psychological, social, or organizational aspects of a job that require high effort or skill from an employee to deal with, resources are those aspects of a job that "are either/or a) functional in achieving work goals, b) reduce job demands and the associated physiological and psychological costs, c) stimulate personal growth, learning, and development" (Bakker and Demerouti 2007). Hence, a lack of resources might cause disengagement (Demerouti et al. 2001), while access to them can buffer the negative effects of demands (Bakker et al. 2005). In this paper, the fundamental idea of the model is adapted to the customer participation context and takes challenging demands (i.e., cognitive demands and disliking of the employee) and potential resources (i.e., customer expertise and employee's social support) into consideration as part of the participation process (as the antecedent of CPS). Potential interdependencies be-

tween demands and resources are considered, and the moderation effects of resources on the effect of demands on CPS are investigated. The effect of CPS on customer participation behavior is also investigated.

Participation behavior is defined as “the extent to which customers provide or share information, make suggestions, and become involved in decision making during the service co-creation and delivery process” (Chan et al. 2010). Paper 2 extends the analysis of the outcomes of CPS, again adapting a theoretical lens used in previous organizational research: The job characteristics model of Hackman and Oldham (1976) is used to explain how job characteristics (i.e., feedback from employees and customers’ perceived responsibility for service outcomes) could reduce unwanted CPS outcomes, such as customer exhaustion and avoidance behavior. The effect of CPS on customer satisfaction and the mediating effects of exhaustion and avoidance are also investigated. Using two different theories—, a comprehensive stress model (to reveal the antecedents of CPS in paper 1) and a job design theory (to reveal motivational potential of job characteristics and customer predispositions in paper 2)—seems to be a valid approach to achieve a better understanding of specific negative emotions that affect the customer experience, as Bakker and Demerouti (2014) noted that job design models often miss job stressors and job stress models often ignore motivational aspects. Using both a job design and a stress theory is expected to produce a comprehensive understanding of negative emotions in the customer experience.

The financial services industry was chosen as the context of both studies for two reasons. First, financial products are very complex and difficult for laypeople to understand (Crosby et al. 1990; van Rooij et al. 2011), and yet financial decisions can have far-reaching and profound consequences for consumers. Hence, customers might easily be overtaxed. Second, structural reforms implemented over the past decade have shifted responsibility away from governments and companies and towards individual consumers, increasing the pressure on each individual customer. In sum, the characteristics of the participation process, i.e., accelerated effort and information-sharing in the service process (Chan et al. 2010; Hoyer et al. 2010), can be especially demanding and thereby cause stress for financial services customers. Furthermore, following the three types of customer participation (mandatory, replaceable and voluntary customer participation) defined by Dong and Sivakumar (2017), customer participation in financial services is mandatory, which means the service outcomes cannot be achieved if customers do not participate, e.g., by providing relevant information or documents. Hence, it is assumed that such demands might be especially high for customers during such service encounters, which makes it a suitable context for this research.

While CPS is a negative emotion that occurs within the service process, some services are affected by negative emotions that have already emerged before the actual service encounter and/or are the initial reason the customer has come to the service provider. These services, such as medical or funeral services, can be summarized as negative services (Dasu and Rao 1999; Morgan and Rao 2006). It might be a challenge for service organizations to actively engage customers in such services, yet their professional reputations are vital to their ability to remain in business, like any other service provider; methods of how such service providers may increase customer engagement are outlined in paper 3. A conceptual study is used in this thesis not only to define and classify such services but also reveal opportunities for companies to engage customers. Negative (also called unfavorable or nonroutine) services (Dasu and Rao 1999) differ from other services in terms of how rarely any one customer may need them, customers having little knowledge of industry standards, the high magnitude of inconvenience caused by the process and/or the service outcome, the seriousness of the situation in which such a provider is needed, and the low availability of alternatives (Dasu and Rao 1999). Customers often sense negative emotions such as anger, pain, stress, and anxiety related to these services (Dasu and Rao 1999; Miller et al. 2009; Morgan and Rao 2006). When the need for negative services arises they are generally unwanted from a customer perspective (Morgan and Rao 2006), yet highly relevant. Hence, customers usually do not deal with qualified or good service organizations until they have to, and thus might not be able to distinguish between service providers in the case of an emergency and often choose the fastest or closest available option (Morgan and Rao 2006).

Consumer studies in general consider positive or routine services such as eating at restaurants or grocery shopping; only a few empirical studies have investigated negative service settings to analyze the specific characteristics of this kind of service. In the first study of this kind, Morgan and Rao (2006) pointed out that many industries which provide negative services have developed and implemented codes of ethics to convey a feeling of security to customers.

Other studies have considered waiting time in negative services (Miller et al. 2008) and the effect of efficacy beliefs (Miller et al. 2009). Singh and Duque (2012) investigated the negative service of encounters with the police. Lastly, Spanjol et al. (2015) investigated the case of adherence to medication regimens in the context of negative services, although the fact that they examined chronically ill individuals brings the nature of negative services in this matter into question, as it does not fit the characteristics defined by Dasu and Rao (1999). This makes it especially obvious that previous research has failed to provide a clear definition and boundaries of negative

services, and consequently there is a lack of recommendations for managers of negative services, how they can solve genuine problems of negative services such as increasing customers awareness for a service provider and customer loyalty (Morgan and Rao 2006; Dasu and Rao 1999) and thereby become more successful. Following a conceptual approach, this thesis presents a definition of negative services, including classifications, boundaries, and an explanation of the different types of negative services. Customer engagement as factor of success for negative service providers will also be considered.

While previous studies have presented valuable insights into positive emotions in the customer experience, negative emotions due to service failure, and the service process of negative services, research to date has not covered knowledge about negative customer emotions in flawless customer experiences with a focus on jointly created value of employee and customer and a comprehensive definition and boundaries of negative services. This lack is addressed in this thesis by answers to the following research questions:

1. Which demands and resources of the participation process cause CPS and how does CPS influence customer participation behavior? (Paper 1)
2. What are the consequences of CPS and how do they influence customers' evaluation of a service? (Paper 1 and 2)
3. How can the characteristics of the participation process and customers' predispositions mitigate unwanted psycho-physical and behavioral outcomes of CPS? (Paper 2)
4. What characterizes negative services and how can providers of such service be more successful by engaging customers? (Paper 3)

1.2 Contributions to Research

In answering the research questions, this thesis makes three main contributions to service marketing research.

First, it expands upon previous research about emotions in customer experiences (Yim et al. 2012) and mandatory customer participation (Dong and Sivakumar 2017) by introducing a context-specific affective state, i.e., CPS, and outlines how CPS emerges. This discussion reveals that CPS stems from the characteristics of the participation process, such as cognitive demands and dislike of the employee; the fact that available resources such as customer expertise can reduce the emergence of CPS is also discussed. However, resources can not only reduce the emergence of CPS; in the specific case of social support, the effect of a disliked employee on CPS might even increase due to employee support. These findings expand on current re-

search on the dark side of customer participation (e.g., Heidenreich et al. 2015; Haumann et al. 2015; Sugathan et al. 2017). While previous research either considered negative emotions due to service failure or looked at negative aspects of co-creation without regarding emotional aspects, this thesis connects both of these research trends and investigates negative emotions and flawless service experiences that customers actively contribute value to.

Second, this thesis extends upon existing theory by adapting and extending two theories from organizational research, the JD-R model (Demerouti et al. 2001) and the job characteristics model (Hackman and Oldham 1976), to customer research. The findings reveal that not all assumptions from previous extensive research can be transferred to a customer setting. Adding additional customer-participation-specific variables (e.g., customer expertise) and adapting the structure of the model (e.g., testing job characteristics as moderators instead of antecedents or mediators) extends the existing theoretical base in a contextual way as well as expanding knowledge about existing demands and resources, thus revealing various starting points for further research. On the one hand, service research might continue by using the adapted models and testing them in other service settings; on the other hand, the findings presented in this thesis show that service and organizational research can benefit one another, and therefore it could be useful for organizational researchers to test the newly introduced variables in an organizational setting. Expertise as a resource might be one valuable attempt.

Third, while most research about negative emotions in services considered emotions caused by a service failure (Grégoire et al. 2010; Heidenreich et al. 2015), these emotions are avertible if failures do not occur. Yet, neither CPS nor preexisting negative emotions in a negative service are avertible at all. As a result, the findings of this thesis contribute to previous research by revealing ways of dealing with the negative emotions that inevitably arise in service processes. The findings show that CPS can be mitigated and service organizations can secure beneficial outcomes by supporting customers' engagement in negative services. The results of this thesis might make it easier for future research to frame their findings in the scope of negative services, as it enriches previous research about negative services (e.g., Miller et al. 2008; Morgan and Rao 2006) with a proper definition of negative services and a classification of different types of negative services.

1.3 Structure of this Thesis

This thesis takes several steps to address the research questions.

First, the relevance and scope of this research domain are clarified in Chapter 1 and the main research questions are defined. In Chapter 2 the JD-R model is applied to customer participation to develop a comprehensive model of CPS, its drivers,

and its consequences. After a brief definition of CPS, a critical incident study affirms the relevance of CPS in the participation process, especially in financial services (2.2). Demerouti et al.'s (2001) JD-R model is modified to create a customer participation demands-resources (CPD-R) model in Chapter 2.3, and thereby builds the theoretical base for further empirical studies. With two quantitative studies (cross-sectional and dyadic) it is demonstrated that CPS stems from participation demands, can be reduced by participation resources, and impairs customer participation behavior in financial service provision (Chapters 2.3 and 2.4). The chapter concludes with a general discussion, an explanation of managerial implications, and offering suggestions for future research (2.5).

Building on the results of Chapter 2, Chapter 3 proceeds with the investigation of negative behavioral and affective consequences of CPS and reveals the characteristics of service encounters that might mitigate the unwanted effects of CPS on outcome variables (i.e., exhaustion, avoidance behavior, and customer satisfaction). Hackman and Oldham's (1976) job characteristics model is the basis for the research model presented in Chapter 3.2. The model, which originated as a redesign of work environments, is applied to the customer participation context to explain how characteristics of the service process might diminish unwanted psycho-physical (3.2.2) and behavioral (3.2.3) effects on customer satisfaction following a stressful participation process. The adapted job characteristics and customer predispositions as moderators are tested in the new model, and the resulting empirical analyses and findings are presented in Chapter 3.3. Chapter 3 concludes with a general discussion and implications for practitioners and future research.

Chapters 2 and 3 focus on CPS and the findings expand on existing knowledge on the emergence and outcomes of CPS, thus shedding light on negative emotions during the service process. Chapter 4 has a different focus of investigation—the negative emotions that usually emerge before the actual service encounter are considered. The conceptual paper explains how customer engagement could serve as a success factor for negative services. Therefore, Chapter 4.1 offers a proper definition and typology of negative services and reveals the attendant managerial challenges in this field. Using the definition given in Chapter 4.1, the basic approaches of value co-creation in negative services are demonstrated and customer engagement as possible success factor for service providers of negative services are discussed in the rest of the chapter. The chapter concludes with a summary and delineates future research directions within the scope of negative services.

This thesis finishes with a discussion of Chapters 2, 3, and 4, an offering of managerial guidelines for service providers, suggestions for future research in this field, a brief outline of the limitations of the present thesis, and a concluding statement.

2. A Customer Participation Demands–Resources Model: Customer Participation Stress in Retail Banking ¹

Customers take active roles in service processes, making relevant decisions and performing complex tasks, such that prior literature even refers to them as partial employees (Bendapudi and Leone 2003; Mills and Morris 1986; Rosenbaum and Mas-siah 2007). Such roles have benefits for both service organizations and customers, such as improved technical and functional service quality (Kelley, Skinner, and Donnelly Jr. 1992), greater customer satisfaction, and loyalty (Halbesleben and Stoutner 2013). Despite some reports of customers' discontent with the increasing requirements they face (e.g., using self-service terminals), relatively few studies acknowledge or address the potential downsides of substantial customer participation (Haumann et al. 2015; Heidenreich et al. 2015; Bendapudi and Leone 2003). Rather, there is some limited suggestion that customers do not always participate at an optimal level (Gallan et al. 2013; Seiders et al. 2015), with negative consequences for service organizations due to insufficient customer motivation to cocreate.

The current study takes a different perspective, to focus on the customer as a partial employee relying on Dong, Evans, and Zou's (2008) emphasis on three key topics in this field: reasons for customer participation from the firm's perspective, managing customers as partial employees, and customer motivations to cocreate. Manifold studies in employee literature detail how strain influences their performance (Bakker, Demerouti, and Verbeke 2004), but service research has not considered the strain on customers, due to their participation in service provision. Berry, Davis, and Wilmet (2015) assert that customers are always influenced by emotions (they even speak about the "stressed customer") and some consumer research acknowledges shopping stress (Albrecht, Hattula, and Lehmann 2017), acute and chronic stress (Moschis 2007), or stressful life events (Mathur, Moschis, and Lee 2008). Yet to the best of our knowledge, stress due to customer participation has not been investigated—a gap that is especially surprising, considering that the stress service employees feel in response to customer participation is a prevalent topic in both management

¹ This manuscript represents a co-authorship. Contributing authors are the following: Haager, Stephanie; Büttgen, Marion; Schumann, Jan; Ates, Zelal; Volz, Julian.

The manuscript is currently under review at an A-ranked journal according to VHB-JOUR-QUAL 3 and invited to revise and resubmit. An earlier version titled "Shedding Light on the Dark Side of Customer Participation: Antecedents and Consequences of Customer Participation Stress" was under review at the Journal of Service Research. An earlier version titled "A Customer Participation Demands–Resources Model: Customer Participation Stress in Professional Financial Services" was under review at the Journal of the Academy of Marketing Science.

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and marketing research (Chan et al. 2010; Yim et al. 2012; Miao and Evans 2013; Molino et al. 2016).

With this study, we therefore seek to investigate customer stress due to customer participation. We posit that demands and resources represent drivers of this customer participation stress (CPS) and its effects on their participation behavior. In introducing CPS as a new construct for marketing research, we define it as a negative psychological state that results from overextension required by compulsory coproduction efforts, such as providing or sharing detailed information, making suggestions, and participating in decision making. Overextension due to coproduction efforts applies especially to services that are knowledge intensive and crucial to customers but that also involve high uncertainty and result in information asymmetries between customers and the organization or its employees. For example, customers of legal, healthcare, or financial services may lack the resources needed to respond to the demands of the participation process for these professional services.

We focus on financial services (in particular retail banking), which require specific abilities, such that the demands of the participation process may overtax customers in their role as partial employees and create a stressful situation. Financial products are complex and difficult for laypeople to understand (van Rooij, Lusardi, and Alessie 2011; Crosby, Evans, and Cowles 1990), yet their financial decisions can have far-reaching and profound consequences. Further, structural reforms to social security systems and retirement provisions increasingly shift responsibility away from governments and companies and toward individual consumers. These characteristics of the participation process—including accelerated effort and information sharing (Chan, Yim, and Lam 2010; Hoyer et al. 2010)—likely cause stress for customers, who must understand different product and service offers to decide which investment plan they prefer (Auh et al. 2007). Especially in cases of high information asymmetry, customers might perceive a situation as emotionally upsetting, disconcerting, or threatening and thus evaluate it as stressful (Endler and Parker 1990). Still, high product complexity in retail banking provides customers various options for customization and taking control of the process (Auh et al. 2007) which makes it an ideal setting to investigate customer participation on the one hand and reveal potential threats on the other hand.

In line with prior research (Gallan et al. 2013), we argue that CPS is an affective reaction that influences customers' participation performance. By conceiving participating customers as partial employees, we revise Demerouti et al.'s (2001) job demands–resources (JD-R) model to propose a customer participation demands–resources (CPD-R) model, in which we can predict the emergence of CPS and its me-

diating effect on customer participation behavior (CPB). That is, we adapt the demands and resources included in previous JD-R studies to the context of customers as partial employees, who face cognitive and social demands due to their participation and also rely on both cognitive and social resources. Noting the reciprocal characteristics of demands and resources (Bakker, Demerouti, and Euwema 2005), we argue that customer resources may buffer the impact of emerging demands.

In particular, we use a critical incident technique (CIT) to investigate 140 stressful situations reported by 58 respondents who actively participated in a service encounter. Most of the events (63%, $N = 88$) were due to characteristics of the participation process; only 13% ($N = 18$) were due to a service failure (24% were not attributable to participation). Among the non-service failure cases, the results confirm that CPS is prominent in financial services contexts. Next, we present and test our CPD-R model with 522 clients of investment advisory services offered by German retail banks. We investigate participation demands and resources as antecedents of CPS, as well as their interaction effects (Bakker, Demerouti, and Euwema 2005) and the results for CPB. Using dyadic survey data from 584 employees and 508 customers, we also replicate our findings and confirm that CPS affects participation behavior to a relevant extent, even when we include several established control variables.

With these methods, we make three main contributions. First, our findings reveal that CPS is a relevant phenomenon that diminishes CPB in a retail banking context. We thus extend research on customers as partial employees by including their stress, evoked by characteristics of the service process. The introduction of CPS as a new construct also expands on current research into the dark side of customer participation (e.g., Heidenreich et al. 2015; Auh et al. 2007). Therefore, CPS is important for both further research and service providers; it might mitigate some of the positive effects of customer participation revealed in recent research.

Second, we propose and test a CPD-R model and thereby reapply and extend the JD-R (Demerouti et al. 2001), from organizational psychology to service marketing. In this sense, we enrich previous research (Demerouti et al. 2001; Bakker and Demerouti 2007) by adapting the demands and resources included in previous JD-R studies to a customer participation context. Stock and Bednarek (2014) integrate customers' behavior in the JD-R model as demands and resources for service employees; we leverage their findings to investigate not only customers' own resources and demands but also interaction-based resources and demands within the employee-customer relationship. Customer expertise emerges as a relevant resource that has not been examined, and we uncover a surprising effect that contradicts some prior JD-R research, namely, a non-buffering but reinforcing effect of social resources.

Third, marketing practitioners can use these findings to improve their customer participation strategies, according to CPS and its drivers. Managers should train their employees to handle stressed customers and mitigate customer stress. They also should seek a good match between customers and employees, so that employees do not become social stressors for their customers. Moreover, service organizations should provide learning opportunities that help customers enhance their service-related knowledge (e.g., financial training, voluntary education provision) while also avoiding supplementary services that may overtax or confuse customers, who already may be stressed by the inevitable characteristics of the participation process.

2.1 Defining and Exploring Customer Participation Stress

2.1.1 Literature Review

Table 1 provides a summary of literature pertaining to participating customers as partial employees (following Dong et al. 2008 the literature review considers only those studies where the key topic is managing customers as partial employees), as well as the research contributions of our study. As this review makes clear, despite common use of the term “partial employee” (Bendapudi and Leone 2003), most of this literature remains conceptual and fails to consider emotions or stress in the customer–employee interaction. Previous research notes that customers, as active cocreators of value (Mills and Morris 1986), help companies obtain productivity goals (Lovelock and Young 1979) and contribute to competitive quality (Lengnick-Hall 1996) and service quality (Kelley et al. 1992). Customers’ performance as partial employees increases both customers’ and service providers’ satisfaction, as well as customer loyalty and service provider commitment (Halbesleben and Stoutner 2013), yet it also increases service employees’ perceived workload (Hsieh et al. 2004). Haumann et al. (2015) predict that intense customer participation reduces customer satisfaction if the service provider cannot provide relevant support that reduces the challenges customers face during coproduction. Particularly in knowledge-intensive, complex service settings with personally relevant and risky outcomes, customers might feel uneasy, overchallenged, or anxious about potentially negative results if they are not adequately equipped with necessary expertise and abilities (Auh et al. 2007). However, previous literature has neglected customers’ point of view in general and their emotions and strain in particular in the face of difficult participation tasks. We seek to address this gap by introducing CPS.

Source	Focus of Investigation	Specific Service Context	Method	Theory	Emotions	Customer Stress
Bateson (1985)	Customers' choice process (do-it-yourself vs. traditional service delivery)	Bank, gas station, quick-service restaurant, airline, hotel, traveller's checks	Survey, scenario experiment	-	-	-
Bowen (1986)	Managing customers as human resources	non-specific	Conceptual	-	-	-
Halbesleben and Buckley (2004)	Conditions in which a customer acts as a partial employee and how human resource functions apply to partial employees	non-specific	Conceptual	-	-	-
Halbesleben and Stoutner (2013)	Antecedents and consequences of customer performance	Hairstylist	Survey, dyadic	Similarity attraction theory, role theory, script theory	-	-
Hsieh et al. (2004)	Relationship between customer participation and service providers' perceived workload	Restaurant	Survey	-	-	-
Keh and Teo (2001)	Customers as partial employees in retail	Retail	Conceptual	-	-	-
Kelley et al. (1990)	Organizational socialization as a means for partial employees to learn the roles associated with the encounter	non-specific	Conceptual	-	-	-
Kelley et al. (1992)	Relationship between the level of organizational socialization and customer perceptions of their contribution to service quality	Financial Services	Survey	Organizational socialization stage models	-	-
Lovelock and Young (1979)	Marketing strategies for consumers to become part of the service process	non-specific	Conceptual, case studies	-	-	-

Manolis et al. (2001)	Development of a postmodern model of the service delivery process, considering partial employees and partial consumers	non-specific	Conceptual	-	-	-
Mills and Morris (1986)	Proposition of a model of client involvement stages and role definition in complex service creation	non-specific	Conceptual	-	-	-
Mills et al. (1983)	Motivate clients to realize productivity gains	non-specific	Conceptual	-	-	-
Namasivayam (2003)	Consumer as transient employee and consumer satisfaction	non-specific	Conceptual	Job demands-control model	-	-
Lengnick-Hall (1996)	Customer roles in manufacturing and service organizations. Potential customer contributions to competitive quality.	non-specific	Conceptual	Organizational theory	-	-
This study	Antecedents of customer participation stress	Financial Services	Critical Incidents Technique, dyadic, survey	JD-R Model	✓	✓

Table 1: Literature Review on the Participation Research Stream on Partial Employees

2.1.2 Definition of Customer Participation Stress

To define and conceptualize CPS, we build on stress literature (LePine, LePine, and Jackson 2004; Lazarus and Folkman 1984). Embracing the notion of customers as partial employees, we focus particularly on job stress literature (Gupta and Beehr 1979; Chan, Yim, and Lam 2010). According to LePine, LePine, and Jackson (2004, p. 883), stress is a person's reaction to a threatening situation that "taxes or exceeds the individual's capacity or resources." Job stress results from extreme or noxious demands on an employee in his or her work role (Gupta and Beehr 1979), such as role ambiguity, role conflict, and work overload. It often stems from uncertain situations that are beyond employees' control and that cause negative emotions, such as fear or annoyance (Gupta and Beehr 1979; Judge and Colquitt 2004; Motowidlo et al. 1986). In conceiving of coproducing customers as partial employees, we predict that CPS is analogous to job stress but differs in its genesis. That is, job stress can emerge from various aspects in employees' environments, such as variance in their workloads, organizational characteristics, or personal values (Beehr and Newman 1978), but CPS results from the characteristics of customer participation in professional services, such as effort (Hoyer et al. 2010), providing or sharing information (Chan, Yim, and Lam 2010), and close employee–customer interactions. Furthermore, CPS reflects characteristics of the service process. Stress is always rooted in personal perceptions of a situation (Lazarus and Folkman 1984), so not every customer perceives customer participation as equally stressful. If they anticipate that the service outcome will improve considerably due to their own input (Etgar 2008), customers might perceive their tasks as less stressful, because the benefits outweigh the costs. Thus, we predict that customers' perception of stress results from characteristics of the service process, like interaction-based resources and demands, and their (financial) expertise and ability to make necessary efforts and provide or share required information.

2.2 Exploring Customer Participation Stress (CPS): A Critical Incident Technique Study

With a first qualitative study we seek to provide evidence of the relevance of stress that results from the characteristics of the customer participation process and to identify relevant industries in which CPS occurs. The results also help us conceptualize our research model further and develop our hypothesis. We used a critical incident technique (CIT) survey (Gremler 2004; Swan and Rao 1975) to gather qualitative data, in which we asked 57 respondents to detail a situation in the previous two years in which they experienced negative stress during a service encounter in which they actively participated. The data collection produced a sample of 140 incidents that

two independent coders scrutinized carefully. Of the respondents, 64% were women, and the mean age was 33.2 years.

First, we checked the fit of the incidents against our definition of CPS. Eighteen reported incidents were stressful due to a service failure, and 34 were not classifiable (e.g., respondents could not convey the service process precisely). In 88 incidents, the respondents indicated being stressed during a regular service encounter, such as those who noted:

- I had a really tough time at the bank to find an appropriate investment case for my savings. Sure, one gets advice from the consultant, but you can never be sure if it is beneficial for you. All the information gathering and preparation for the consultation is very stressful for me.
- I often feel compelled at insurance companies: I have to make decisions but I don't have the necessary information available to make a proper one, and I feel like I have to judge all the options right in that moment. That causes stress.

These incidents give a broad sense that customers feel stressed due to the characteristics of the participation process; they also confirm the relevance of CPS. Even in this small sample, respondents recalled an average of 2.4 stressful incidents related to their customer participation, and 63% of the reported incidents involved typical characteristics of customer participation. Furthermore, the incidents offer some insights into antecedents of CPS, because respondents refer mostly to pushy or unlikeable employees, difficulties due to missing expertise or technological knowledge, and overly challenging offers. Some report feeling better after an employee has shown some sympathy or explained the process in more detail.

Second, we sought to specify industries in which CPS is common. Two independent coders classified the industries mentioned in the interviews according to the North American Industry Classification System (NAICS) (see Table 2). The most commonly named industry was finance and insurance (20.45%), followed by information (telecommunication and software services) (12.5%).

NAICS Industry	N (Incidents)	% (Incidents)
Finance and Insurance	18	20.45%
Information	11	12.50%
Other Services (except Public Administration)	9	10.23%
Clothing Stores	8	9.09%
Supermarkets and Other Grocery (except Convenience) Stores	8	9.09%
Health Care and Social Assistance	7	7.95%

Accommodation and Food Services	7	7.95%
Transportation and Warehousing	5	5.68%
Construction	3	3.41%
Manufacturing	3	3.41%
Electronic Shopping and Mail-Order Houses	3	3.41%
Public Administration	2	2.27%
Utilities	1	1.14%
Wholesale Trade	1	1.14%
Sporting Goods Store	1	1.14%
Administrative and Support and Waste Management and Remediation Services	1	1.14%
Σ	88	100%

Table 2: Number of Incidents of Perceived CPS per NAICS Industry

This qualitative study thereby provides insights into customers' perception of stressful participation experiences. In two additional studies, we take a quantitative approach to understand which participation demands enhance CPS and how participation resources might diminish it. We summarize all three studies in Figure 2. Integrating the incident data we gathered with relevant demands and resources from previous JD-R research, we predict and adapt several key resources and demands to the perspective of a partial employee in a retail banking context.

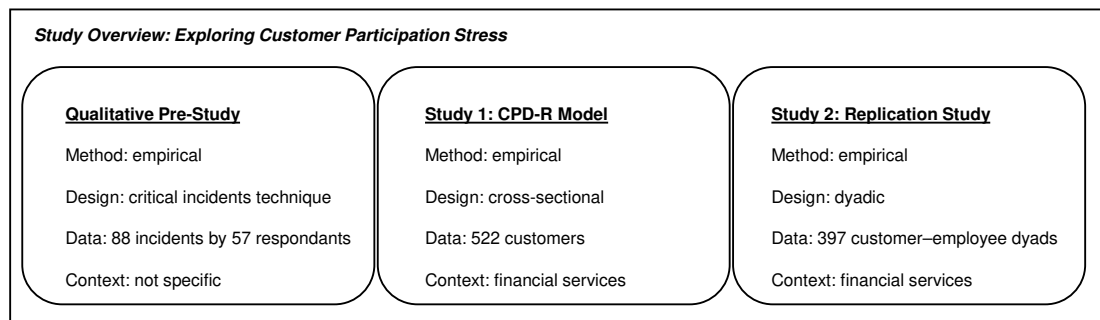


Figure 2: Study Overview

2.3 Antecedents and Consequences of CPS

2.3.1 Adapting the JD-R Model to CPS

To develop a comprehensive model of drivers and consequences of CPS, we build on the JD-R model (Bakker and Demerouti 2007; Demerouti et al. 2001; Bakker and Demerouti 2017). This model is well established in psychology and organizational behavior literature, as a framework to investigate job stress in various occupations (Bakker and Demerouti 2007, 2017). It predicts that working conditions, classified as

demands or resources, largely determine employees' well-being (Demerouti et al. 2001).

Demands are physical, psychological, social, or organizational aspects of a job that require high effort or skill from an employee to deal with, including high work pressure, time pressure, or emotional aspects (e.g., emotionally challenging situations) (Demerouti et al. 2001; Bakker and Demerouti 2007; Bakker, van Veldhoven, and Xanthopoulou 2010). Resources are "physical, psychological, social, or organizational aspects of a job that are either/or a) functional in achieving work goals, b) reduce job demands and the associated physiological and psychological costs, c) stimulate personal growth, learning, and development" (Bakker and Demerouti 2007, p. 312). A lack of resources might cause disengagement from work (Demerouti et al. 2001), but the presence of resources can buffer these negative effects of demands (Bakker, Demerouti, and Euwema 2005). In this sense, demands and resources are inversely related: Demands hinder employees from using their resources, while resources diminish the negative effects of demands (Bakker, Demerouti, and Euwema 2005; Demerouti et al. 2001). With an output perspective, both the presence of demands and the absence of resources can diminish employees' performance (Bakker, Demerouti, and Verbeke 2004).

2.3.2 The CPD-R Model

2.3.2.1 Demands

Applying the JD-R model to a customer context (see Figure 3), we posit that customer participation demands are physical, psychological, social, or organizational aspects of the participation process that require specific skills from customers. Demerouti et al. (2001) introduce job demands as stressors, distinguished by job-related situations. Accordingly, we consider participation demands as stressors, distinguished by the participation process.

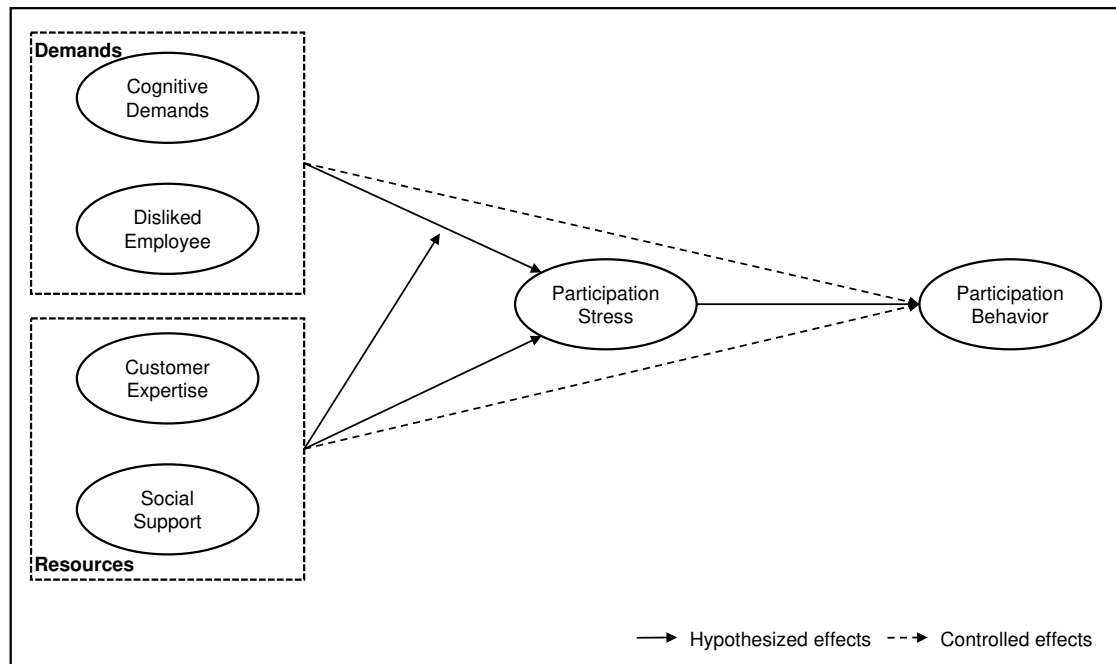


Figure 3: Proposed Conceptual Model

Participating, in the form of information sharing and decision making, requires cognitive abilities and involves various cognitive demands (van Ruysseveldt et al. 2011). Customers often perceive knowledge-intensive services as particularly complex (Hausman 2003), because of their high cognitive demands (Molino et al. 2016; van den Broeck et al. 2010; van Ruysseveldt et al. 2011). Cognitive demands consolidate various cognitive requirements, such as concentration and precision (van Ruysseveldt et al. 2011; Molino et al. 2016). In financial services settings such as retail banking, customers must judge the risks and potential returns of investing in a proposed plan, stock, or bond to select their investments. Consequently, the requirements tend to be complex and mentally demanding for customers, especially those without profound knowledge about financial markets. Demands, as stressors in the JD-R model (Demerouti et al. 2001), cause reactions such as stress (Bakker et al. 2003; Bakker et al. 2005). Accordingly, we hypothesize:

Hypothesis 1: Cognitive demands increase CPS.

Job stress research in service contexts also cites inappropriate customer behavior (e.g., verbal aggression, disliked customers, ambiguous or disproportionate expectations) as a demand (Dormann and Zapf 2004; Stock and Bednarek 2014). In complex service settings that require substantial participation effort (Hoyer et al. 2010) and customer–employee interaction levels, the service employee similarly might be a relevant stressor for the customer during service creation. In particular, disliking an employee suggests a relevant social stressor, as occurs when customers perceive

employees as lacking a sense of humor, being unfriendly, or seeming arrogant (Dormann and Zapf 2004). In our CIT study, respondents described employees who “were way too slow,” “don’t tell the truth to make me buy [it],” and treat customers in an arrogant manner “because she thought I can’t afford [it].” A disliked employee should be as stressful for a customer as disliked customers are for employees (Dormann and Zapf 2004). In accordance with this reasoning, we hypothesize:

Hypothesis 2: A disliked employee increases CPS.

2.3.2.2 Resources

A lack of resources prevents employees from meeting their job demands (Demerouti et al. 2001), leading to a variety of negative outcomes, such as disengagement and strain (Boyd et al. 2011; Bakker et al. 2004; Demerouti et al. 2001). Available resources can help people cope with demands and acquire new resources though (Demerouti et al. 2001; Hobfoll 1989). Thus, resources should decrease CPS. In line with the JD-R model, we focus on the resources that can be changed or affected by the service provider or the employee (Demerouti et al. 2001). That is, we define customer participation resources as physical, cognitive, psychological, social, or organizational aspects that encourage and enable customers to participate in the service process, enhance the outcomes of the service, or buffer the negative effects of participation demands. In professional service settings, the most relevant participation resources may be cognitive, psychological, and social. Physical and organizational resources instead might be more relevant in other service settings, where customer participation requires contributions other than information or decision making, such as assembling (e.g., IKEA furniture) or exercising (e.g., weight loss programs).

Research on customer participation reveals that customers require several abilities to fulfill their tasks (Meuter et al. 2005; Dong et al. 2015). Barrutia and Gilsanz (2013) emphasize the relevance of such resources for value creation and customer satisfaction. Successful coproduction in knowledge-intensive services relies on customer performance. Companies can improve service outcomes if they select customers on the basis of their abilities or train them to achieve better performance (Bettencourt et al. 2002). Adapting the JD-R model to the customer context, we identify customer expertise as a knowledge-related resource that should enhance customers’ abilities. For professional services, in particular for financial services, customer expertise (i.e., knowledge and literacy) is relevant for decision making and involvement (Auh et al. 2007; van Rooij, Lusardi, and Alessie 2011). We turn to Auh et al. (2007) and Sharma and Patterson (2000) to define customer expertise as the customer’s accrued knowledge about how a service should perform and general understanding

of the average performance of similar brands in that service category. Sharma and Patterson (2000) argue that people's accumulated experience with service advisors in the past and general understanding of services and service markets helps them evaluate service performance. Recent research also stresses that customers with knowledge and confidence in that knowledge can make good financial decisions, contribute better to value creation, and make less negative attributions about coproduction (Asaad 2015; Auh et al. 2007; Bendapudi and Leone 2003). Their expertise should help customers feel less overtaxed by participation demands and perceive less negative emotions. We therefore hypothesize:

Hypothesis 3: Customer expertise reduces CPS.

One of the most frequently listed resources in JD-R models is social support (e.g., Crawford et al. 2010; Bakker et al. 2005; Stock and Bednarek 2014). It can have positive effects, such as reducing stress during or after appraisals of a potentially stressful situation (Cohen and Wills 1985; Helgeson 2003). Social support also can mitigate or prevent job stress (Bakker et al. 2005; Seers et al. 1983; Cohen and Wills 1985). We thus predict that support by an employee (Bakker and Demerouti 2007; Demerouti et al. 2012) is a germane participation resource in close customer–employee interactions, which is relevant to employees' responses to high participation intensity requirements. People might seek support in a problem-focused way, by searching for instrumental advice or information, or in an emotion-focused way, by seeking understanding or sympathy (Carver, Scheier, and Weintraub 1989). Following Carver, Scheier, and Weintraub (1989), we posit that social support takes the latter form, is provided by the employee, and manifests as understanding and appreciation of the customer. In turn, we predict that CPS is lower if the financial advisor provides social support:

Hypothesis 4: Social support by the employee reduces CPS.

2.3.2.3 Effect of CPS on CPB

Several empirical studies analyze the influence of role stress on job outcomes, such as satisfaction, performance, or organizational commitment (Brown and Peterson 1993; Singh 1998). Findings from JD-R research demonstrate the negative effects of employees strain on performance (Bakker, Demerouti, and Verbeke 2004). For example, high stress levels tend to result in withdrawal behavior, such that customers might be inclined to avoid a situation that is aversive and reduce their input (Gupta and Beehr 1979; Motowidlo, Packard, and Manning 1986; LePine, LePine,

and Jackson 2004). Customers who perceive a threatening situation also might seek to change it (Gabbott, Tsarenko, and Mok 2011; Lazarus and Folkman 1984), perhaps by reducing their input. Because customers who perceive stress in the service encounter might reduce their participation behavior, we hypothesize:

Hypothesis 5: CPS reduces CPB.

2.3.2.4 Interaction Effects of Resources and Demands

Demerouti et al. (2001) emphasize the need to consider the interaction between job demands and resources. Overtaxing that results from demanding aspects increases if the employee has no resources available to meet those demands. An interaction of high demands and low resources accordingly produces the highest levels of burnout, whereas greater resources can buffer the negative effects of demands (Bakker et al. 2005). We assume such a buffering effect holds for participation resources too.

Building on our reasoning for Hypothesis 3, we argue that customers who can draw on their own cognitive abilities can handle the cognitive demands of a service process much better than customers without those required abilities. Hibbert et al. (2012) point out that organizations' support for customer learning increases customer performance, as an active creator of value, because their available expertise facilitates their responses to cognitive demands. Conflicts or misunderstandings tend to result in uncertainty (Zapf et al. 2001), but customers' expertise might compensate for such uncertainty, such that greater customer expertise reduces the effects of unpleasant social interactions (i.e., not liking the employee), leading to lower levels of stress. We thus anticipate that higher customer expertise reduces the effects of participation demands on CPS and hypothesize:

Hypothesis 6: Customer expertise weakens the increasing effect of (a) cognitive demands and (b) disliking of the employee on CPS.

Finally, social support from a financial advisor might compensate for the negative aspects of participation. Emotional support enhances perceptions of service quality (Rafaeli et al. 2008), and in psychology research, supervisor support moderates the effect of role ambiguity on employee role strain (Beehr 1976). In turn, we anticipate that social support can reduce the negative consequences of customer–employee interactions, such as the negative emotional outcomes of an interaction with a disliked employee. As we stated, people seek social support during or after their appraisal of a stressful situation (Cohen and Wills 1985; Helgeson 2003). Even

if social support cannot offset the cognitive demands of complex service settings, we anticipate that it dampens the powerful effect of cognitive demands on CPS. Formally, we propose:

Hypothesis 7: Social support weakens the positive effect of (a) dislike of the employee and (b) cognitive demands on CPS.

2.3.3 Hypotheses Testing

2.3.3.1 Data Collection and Participants

To investigate the antecedents and effects of CPS on the customer level, we relied on a professional online consumer panel and surveyed retail bank customers in Germany who had used a financial advisory service in the previous six months (49.6% had received advice in the past three months). Of the 589 participants who completed the survey, we deleted 67 cases with missing or unusable responses, so the final sample comprised 522 responses.

2.3.3.2 Sample Characteristics

In the final sample, 49.2% of the respondents were women. The mean age was 40.12 years. The median monthly income per household was between €1,501 and €2,600. The respondents were clients of different financial institutions: private banks (23.2%), savings banks (46.4%), cooperative banks (23.8%), online banks (6.1%), and others (0.6%). In total, 59.8% of the respondents had interacted with their financial consultants twice a year or more. The mean length of this relationship was 15.06 years.

2.3.3.3 Measures

Table 3 contains the survey variables and measures. We relied on measures from prior research and use seven-point, multi-item Likert-type scales. We assessed *cognitive demands* with four items from the questionnaire on the experience and evaluation of work (QEEW) by van Veldhoven and Meijman (1994). To measure *disliked employee* (four items), we adapted Dormann and Zapf's (2004) measure of customer-related stressors for employees. *Customer expertise* relied on a four-item scale suggested by Hamilton and Thompson (2007) and Mitchell et al. (1996) that measures subjective perceptions of customers' knowledge about the service process and financial products, relative to others' knowledge, rather than objective financial literacy (Mende and van Doorn 2015). We adapted five items for *social support* from Dormann and Zapf (1999) and the QEEW (van Veldhoven and Meijman 1994) to match the customer context. We measured *customer participation behavior* with three items

from Auh et al. (2007), Chan et al. (2010), and Yim et al. (2012) that we adapted to emphasize the behavioral aspects of customer participation.

We developed four new items to measure *CPS*. Prior studies have measured stress as the extent to which participants perceive specific situations as stressful (e.g., LePine et al. 2004; Bono et al. 2013). On the basis of in-depth interviews with 15 financial advisors and 10 customers, we tested four items that reflect different facets of stress: (1) experienced stress due to their participation (CPS1); (2) overextension owing to the requirements of the service process (CPS2); (3) feeling unwell due to participating (CPS3); and (4) perceived strain during the customer participation process (CPS4).

Construct	Measures	Coefficient α	M/ SD	Source
Customer Participation Behavior	<ul style="list-style-type: none"> • I put a lot of effort into expressing my personal needs to the consultant. • I provide suggestions to the consultant for improving the service outcomes. • I have a high level of participation in the service process. 	0.88	5.00/ 1.46	Auh et al. (2007); Chan, Yim, and Lam (2010); Yim, Chan, and Lam (2012)
Customer Participation Stress	<ul style="list-style-type: none"> • I experience stress when participating in the service process. • During the service process, I have to fulfill requirements that overtax my skills and abilities. • I feel unwell when I have to participate in the service process. • Participating in the service process is a strain for me. 	0.95	2.95/ 1.76	Newly developed
Cognitive Demands	During a financial advisory I have to... <ul style="list-style-type: none"> • be very concentrated. • focus on many things at the same time. • think a lot. • be attentive the whole time. 	0.89	4.60/ 1.73	van Veldhoven and Meijman (1994)
Disliked Employee	My consultant... <ul style="list-style-type: none"> • has no sense of humor. • is an unpleasant person. • treats me contemptuously. • appears arrogant. 	0.94	2.48/ 1.69	Dormann and Zapf (2004)

Customer Expertise	<ul style="list-style-type: none"> • Generally speaking, I am very familiar with the products of my bank. • I know exactly how a financial advisory typically proceeds. • I know a lot about financial products. • Comparing my financial knowledge with others, my knowledge is rather high. 	0.92	4.33/ 1.77	Hamilton and Thompson (2007); Mitchell and Dacin (1996)
Social Support	<ul style="list-style-type: none"> • If necessary, I can ask my consultant for advice. • I can count on my consultant if I encounter difficulties. • There are no conflicts between me and my consultant. • I feel appreciated by my consultant. • There is always a good atmosphere between me and my consultant. 	0.94	5.66/ 1.49	van Veldhoven and Meijman (1994)

Table 3: Variables and Measures**2.3.3.4 Reliability Tests**

To check the measures' reliability and validity, we used first- and second-generation reliability tests. First, we calculated Cronbach's alpha coefficients for all measures (see Table 3); they were above the recommended level of .70 (Nunnally 1978). Second, after we confirmed the implicit factor structure with an exploratory factor analysis, we built a measurement model. We tested the model using AMOS 24 software and achieved reasonable fit ($\chi^2 = 1041,303$; $df = 303$; $p < .000$; confirmatory fit index [CFI] = .943; Tucker-Lewis index [TLI] = .933; root mean square error of approximation [RMSEA] = .068). The intercorrelations of all constructs were acceptable (Table 4). All the measures also met Fornell and Larcker's (1981) criterion for discriminant validity. All factor reliability (FR) scores exceeded the recommended level of .60, and the average variance extracted (AVE) scores were greater than .50 (Bagozzi and Yi 1988).

2.3.3.5 Common Method Variance

Using a cross-sectional survey design raises the risk of common method variance (CMV) (Podsakoff et al. 2003). We applied several methods to reduce this threat

(different scale anchors, counterbalancing question order, improving scale items). Then we tested for CMV, using Lindell and Whitney's (2001) marker variable procedure. A three-item scale by Tierney and Farmer (2011), measuring creative self-efficacy (Cronbach's $\alpha = .89$), offers an ideal marker (Simmering et al. 2015). We selected the lowest positive correlation between the marker variable and the other variables ($r_s = .054$; cognitive demands) to adjust the correlations and to estimate their statistical significance (Lindell and Whitney 2001). The adjusted correlations are in the upper right diagonal of Table 4. All relevant, statistically significant, zero-order correlations remained significant. Thus, CMV does not appear to bias our findings.

Variable	1	2	3	4	5	6	7	AVE	FR	R ²
1 Exp		0.34***	-0.26***	-0.11**	-0.08 n.s.	0.12**	0.48***	0.75	0.92	
2 CPB	0.38***		-0.19***	0.26***	-0.20***	0.30***	0.30***	0.72	0.88	0.35
3 CPS	-0.16***	-0.12**		0.43***	0.58***	-0.52***	-0.14**	0.82	0.95	0.49
4 CoD	-0.05 n.s.	0.30***	0.46***		0.10*	-0.13**	0.00	0.69	0.90	
5 DEM	-0.02 n.s.	-0.14**	0.60***	0.14***		-0.69***	-0.14**	0.80	0.94	
6 SSUp	0.16***	0.34***	-0.44***	-0.07 n.s.	-0.60***		0.17***	0.77	0.94	
7 Marker	0.50***	0.34***	-0.08 n.s.	0.05 n.s.	-0.08 n.s.	0.21***		0.72	0.89	

Notes: Zero-order correlations are below the diagonal; adjusted correlations for potential CMV (Lindell and Whitney 2001) are above the diagonal. Lowest positive correlation between marker and other variables: .05 * $p < .05$, ** $p < .01$, *** $p < .001$, n.s. = not significant. AVE = average variance extracted. FR = Factor reliability. Exp = Expertise. CPB = Customer Participation Behavior. CPS = Customer Participation Stress. CoD = Cognitive Demands. DEM = Disliked Employee. SSUp = Social Support.

Table 4: Correlation Matrix

2.3.3.6 Hypotheses Tests

To test our hypotheses, we built a structural model with all the hypothesized effects and controlled for direct effects of demands and resources on CPB. We estimated the model with a maximum likelihood procedure and found good fit ($\chi^2 = 857,278$; $df = 233$; $p < .000$; $\chi^2/df = 3.68$; CFI = .947; TLI = .937; RMSEA = .072). As we predicted, participation demands increase CPS. In line with Hypotheses 1 and 2, we found significant, positive effects of both cognitive demands (.39, $p < .001$) and disliked employee (.49, $p < .001$) on CPS. In support of Hypothesis 3, customer expertise relates negatively to CPS (-.16, $p < .001$). We also found support for Hypothesis 4, in that social support negatively affects CPS (-.12, $p < .001$). As we predicted in Hypothesis 5, CPS negatively affects CPB (-.16, $p < .05$). In summary, while controlling for direct and indirect effects of demands and resources on CPS, all five main hypotheses received support, which affirms our proposed theoretical model.

2.3.3.7 Moderation Analyses

In Hypotheses 6 and 7, we predicted that resources would moderate participation demands' positive effects on CPS. Following Marsh et al. (2006), we created interaction terms through pairwise matching of items from the respective constructs and included them in our model. If the numbers of items were not equivalent, we used all indicators instead of dropping any, to avoid losing any relevant information (Homburg et al. 2010). In support of Hypothesis 6a, customer expertise buffers the increasing effect of cognitive demands on CPS (-.42, $p < .001$). However, in contrast with Hypothesis 6b, we found a positive interaction effect of dislike of the employee and customer expertise on CPS (.14, $p < .001$). The results do not support Hypothesis 7a either; social support does not buffer dislike (.48, $p < .001$) and even amplifies its positive effect. For Hypothesis 7b, we found only a weak positive interaction of social support and cognitive demands (.08, $p < .1$).

The model explains 35% of the variance in CPB and 49% of the variance in CPS. Table 5 provides a comprehensive overview over the study results of study 1 and 2.

	Study 1	p	Study 2	p
Direct				
Cognitive Demands → CPS (H1)	.39	< .001		
Disliked Employees → CPS (H2)	.49	< .001		
Expertise → CPS (H3)	-.16	< .001		
Social Support → CPS (H4)	-.12	< .001		
CPS → Customer Participation Behavior	-.16	< .05	-.31	< .001
Interaction				
Expertise x Cognitive Demands (H6a)	-.42	< .001		
Expertise x Disliked Employee (H6b)	.14	< .001		
Social Support x Disliked Employee (H7a)	.48	< .001		
Social Support x Cognitive Demands (H7b)	.08	< .1		
Controls				
Trust Bank			.01	ns
Trust Financial Consultant			.04	ns
Benevolence			.14	ns
Exchange Relationship			.11	< .1
Communal Relationship			-.07	ns

Table 5: Results of Study 1 and Study 2

2.4 Confirming the Relevance of CPS: Replication Study

Rather than a cross-sectional design, for this study, we aim to replicate the effect of CPS on CPB according to a dyadic study. In this second quantitative study, to enhance the generalizability of our findings about relevance of the negative effect of CPS on participation behavior, we surveyed customer–employee dyads in a financial advisory setting. We asked employees of retail banks to rate CPB, for a more objective evaluation of actual participation efforts and to reduce socially desirable biases that likely arise among customers.

2.4.1 Data Collection and Sample Characteristics

We collected data from employee–customer dyads at four German retail banks. The employee evaluated the participation behavior of each individual customer. The customer questionnaire included measures of perceived participation stress; customers also rated various aspects of the advisory and their relationship with the financial advisor in general. We used established context variables (trust,

benevolence, exchange vs. communal relationship with the employee) as controls in this replication study, to increase the validity of the replicated effect. Data from the questionnaires were matched, using a complex coding system that ensured the anonymity of all participants. To test the measurement scales and prevent misunderstanding, we conducted two quantitative pretests, for customers and employees.

Each employee who participated received instructions, from a member of the research team, about the study and how to pass the customer questionnaire along to five current clients. To ensure that employees did not simply choose their favorite customers, the data collection time period was randomly assigned, and all customers scheduled for financial advice meetings during that period were asked to participate. All employees and customers participated voluntarily and without incentives.

We received 584 employee (response rate = 44.2%) and 508 customer (response rate = 38.5%) completed questionnaires. We matched the questionnaires, to form customer–employee dyads, but we only used dyads with no missing data, so our structural equation model included 397 customer–employee dyads. The employee (customer) sample consisted of 51.0% (40.6%) women, whose mean age was 39.4 (54.2) years. To test for nonresponse bias, we compared early and late respondents but found no significant differences in terms of age or gender (Armstrong and Overton 1977).

2.4.2 Measures

The measures for CPS and CPB came from our first study, with the participation behavior items adapted to an employee point of view for the employee survey. To measure the control variables, we used single-item measures of trust in the bank and in the employee (Schumann et al. 2010). We used Bove et al.'s (2009) multi-item measure of benevolence and adapted multi-item measures for exchange and communal relationship from Aggarwal (2004).

2.4.3 Analysis and Results

To test Hypothesis 5, we built a model with the hypothesized effect and controlled for direct effects of trust, benevolence, and exchange vs. communal relationships, to enhance the validity of our model. We estimated the model with maximum likelihood. We found the CFI value slightly below .9, yet, as all other measures are acceptable, we found an overall acceptable model fit ($\chi^2 = 572,224$; $df = 190$; $p < .000$; $\chi^2/df = 3.012$; CFI = .892; TLI = .857; RMSEA = .077). In support of our previous results, CPS negatively affects CPB ($-.31$, $p < .001$), and none of the direct effects of the control variables on CPB were significant. These results affirm the prominent role of CPS in customer–employee interactions.

2.5 General Discussion

This article complements existing knowledge (Auh et al. 2007; Haumann et al. 2015) by acknowledging the potential dark side of customer participation; it accordingly contributes to service research in five primary ways. First, we extend stress research to service settings, more precisely to retail banking. We have developed and tested a new construct, similar to job stress, for customers. These partial employees share some commonalities with employees, in that they constitute both demands and resources for each other. Yet our studies also reveal some differences. Prior research cites various reasons for job stress, such as role conflicts outside (Netemeyer et al. 2005) or within (Hsieh and Yen 2005) work settings, but we define CPS as the stress that emerges specifically from compulsory coproduction efforts and demands during the participation process. The experience of CPS reduces customers' participation performance, and the results of our two quantitative studies confirm this prediction.

Second, we shed light on the antecedents and consequences of CPS. We proposed and tested an adaptation of the JD-R model to a customer participation context; it has been well established in organizational behavior and employee research (Bakker and Demerouti 2007; Knudsen et al. 2009; Bakker and Demerouti 2017), but it also applies to a customer context. We thus complement previous studies about customers' role as partial employees by showing that as active participants, they need resources to complete their tasks within the service process. Customer–employee interactions also impose demands on customers. In turn, our study reveals several effects that confirm the proposed CPD-R model. Participation demands enhance CPS, and in a complex service setting such as retail banking, it should come as no surprise that the strongest effect results from cognitive demands. In knowledge-intensive service settings, customers often feel overtaxed by the tasks they must complete. As we predicted, customer expertise also reduces CPS, because if they know how financial advisory works, perceive their financial knowledge as above-average, and have a general understanding of the service category, customers experience less stress. We find only a weak effect of social support though, in contrast with the widely accepted positive effect of social support on strain in JD-R models (Bakker et al. 2004; Bakker et al. 2005). Further research should investigate whether this minimal effect is specific to a professional services context or generalizable to other customer participation settings. Perhaps the brief employee–customer interaction, compared with extended occupational settings, is insufficient to allow support to exert an influence. Alternatively, the sales setting in retail banking might prompt customers to perceive the seeming social support as just another selling strategy.

Third, we extend research on the J-DR model by uncovering some unexpected moderation effects. In contrast with prior research (Cohen and Wills 1985; Bakker et

al. 2005; Demerouti et al. 2001), we do not find that social support buffers the negative effects of participation demands; in some cases, it even enhances them. According to Cohen and Wills (1985), social support should have a direct effect on well-being or else buffer appraisals and reappraisals of stress. We predicted that social support would buffer the appraisal of stress, but our results show the contrary, implying that support from a disliked employee even represents a source of additional pressure. We propose an explanation based on an underlying process: Social support generates proximity between the employee and the customer, which might appear inappropriate or unexpected for professional services. If the customer does not like the employee, such an approach is even more misplaced. Customers who are locked in to the participation process must cope with this unpleasant interpersonal interaction while simultaneously engaging in cognitively demanding participation tasks. Thus, customers' overextension increases even further. The results for Hypothesis 7b suggest a similar conclusion, in that we found a positive interaction of social support and cognitive demands. Further research is needed to develop a deeper understanding of this process.

Fourth, we contribute to research on customer–employee interactions by showing that the functional chain by which customers serve as sources of demands and resources to employees (Stock and Bednarek 2014) also runs in the opposite direction. Employees are as much sources of demands and resources, on cognitive and social levels, for customers as vice versa (Dormann and Zapf 2004; Nicholson et al. 2001; Zhang and Bloemer 2008; Kalliath et al. 1999). Specifically, disliking the employee and cognitive demands cause CPS. Thus, the participation process may not be beneficial in every service encounter for employees and customers, and it is risky to promote it as a universal remedy.

Fifth, we contribute to research on the negative effects of customer participation (Auh et al. 2007; Haumann et al. 2015) by showing that CPS decreases CPB. We confirm this result across two independent studies. In this sense, CPS is critical to both researchers and service providers, because it mitigates the positive effects of customer participation that have been identified in previous research.

2.5.1 Managerial Implications

The findings of our study provide three primary insights and implications for providers of complex services such as retail banks. First, compulsory participation behavior can stress customers. Service managers and organizations must consider this threat in their service design, then inform frontline employees about these potentially negative outcomes of the service process and train them to deal with stressed customers. Second, retail banks should work to improve customer–employee relationships, so that employees never become social stressors for their customers or

amplify participation demands with their inappropriate support behavior. With information from a customer survey, managers could proactively match customers with designated employees or else permit customers to choose or switch consultants if they do not get along well. If a personal mismatch with a customer is unavoidable though, frontline employees need training to understand that rather than offering supplementary social support, they should provide detailed information that can increase customers' expertise. These customers with more expertise are more likely to meet cognitive demands, feel less stressed, and participate more and be more satisfied with a service in the end. Third, organizations should extend their service processes to include customer expertise, such as by providing informative material and workshops to increase people's financial knowledge. Such workshops can occur outside the regular service encounter and perhaps even the regular place of service, to avoid creating pressure on or discomfort for customers. These customer workshops should be aimed at different levels of customer expertise and financial products; they could start an early stage, such as by cooperating with schools to offer financial education using youth-specific formats (e.g., online games that are neither stressful nor overtaxing). Prospective customers at any age cannot be pushed to participate in training though, because doing so would increase pressure or participation demands even further. Instead, they should be provided with guidelines for how customers should contribute to the service outcome, such as the documentation they need to bring to appointments. Yet, based on the interaction effect in our study, this might be a dangerous strategy when the customer does not like the employee. Hence, organizations should focus at both: customer-employee matching and enhancing customers' expertise at the same time. Finally, organizations could give customers ample opportunities to inform themselves about the service process, such as through their websites, to avoid further demands and pressure during the service encounter.

2.5.2 Limitations and Further Research

Several limitations of this study suggest further research directions. In our second study, we used a cross-sectional research design; longitudinal investigations could offer a better sense of the causal relationships and size effects in our proposed model. The data collection and design also might be improved with an experimental study. However, for our research questions regarding antecedents of CPS, this limitation is less of an issue, because we explicitly and purposefully focus on demands and resources as perceived by customers. Further research might consider employees' perspectives beyond these aspects, to evaluate their knowledge or the customer–employee relationship from their perspectives.

In addition, we focused on a single service setting, i.e. retail banking, so further research might include other service settings that are complex, risky, or associated

with specialized knowledge (e.g., legal services, healthcare) or add new developments for financial services (e.g., robot investment advisory). Alternatively, researchers could consider CPS in other service contexts that are not characterized by high cognitive demands but that invoke high emotional involvement, such as dating services, tourism, or hair salons. Additional research might consider service settings in which customers have more options to increase or decrease their participation behavior. In such alternative settings, the stress-buffering function of employee support might emerge. Researchers can use the results of our CIT study as guidelines for which sectors might be of interest, then consider different facets of their respective servicescapes and the resulting effects on CPS. Managers likely would be interested how service firms could reduce stress associated with participation and in the effects of CPS on other service outcomes, such as customer satisfaction, word of mouth, or avoidance. Alternatively, more physical measures of stress, using brain activity or blood levels, could clarify the effects on customer performance.

Finally, research should continue to apply the JD-R model to customer contexts and service research. Various demands and resources might apply to other service settings (e.g., time pressure, technical difficulties, task identity), and efforts to delineate them could contribute to a broader understanding of the psychological effects on customers who function as partial employees.

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3. The Dark Side of Customer Participation: Reducing Negative Consequences of Customer Participation Stress ²

3.1 Introduction

Customers play an active role in creating service outcomes, yet customer participation and efforts have increased in recent years, as an increasing number of service organizations have found advantages in transferring tasks to their customers. Some participation tasks are easy to accomplish and even fun for the customer, such as booking a train ticket at a kiosk or sharing pictures on social media. Conversely, other tasks are difficult or even stressful for customers, such as legal or investment decisions. Haager et al. (under review) define such customer participation stress (CPS) as ‘a negative psychological state resulting from overextension by compulsory co-production efforts’. While earlier research focused on the positive aspects (e.g. increasing organisations’ productivity, service quality and customer satisfaction) of so-called ‘partial employees’ (Mills and Morris 1986), there is little evidence for negative outcomes of customer participation and negative emotional states of the customer. However, organisational research reveals that work stress causes both negative psycho-physical reactions, such as depression or anxiety (Motowidlo et al. 1986; Smith et al. 2007), and behavioural consequences, such as withdrawal (Gupta and Beehr 1979; LePine et al. 2004; Motowidlo et al. 1986). Hence, partial employees who perceive participation stress might have psychological reactions and show changes in behaviour. Considering the behavioural adaptations of customers following participation stress, we build on organisational research and transfer behavioural consequences including withdrawal to a customer context. While employees might withdraw, hence reducing their respective input, customers are able to avoid a service entirely. Accordingly, we investigate customers’ avoidance behaviour. We call this the behavioural outcome path of CPS. Further, we consider the previously mentioned psycho-physical reactions to stress for customers. As it is highly unlikely that customers (compared to employees) will suffer from depression, we consider exhaustion to be a relevant customer consequence of participation stress. Exhaustion is different from depression in that it is likely to be a short-term symptom following a stressful encounter. Consistent with the behavioural outcome path of CPS, we construct a psycho-physical outcome path of CPS as well.

Singh and Duque (2012) show that stress can influence customers’ perceptions of a service encounter such that customer satisfaction is lower in a stressed

² This manuscript represents a co-authorship. Contributing authors are the following: Haager, Stephanie; Büttgen, Marion; Ates, Zelal; Schumann, Jan. The manuscript is to be published.

state. Hence, CPS and its behavioural and psycho-physical outcomes might also affect customers' judgments of services, and therefore organisations might wish to avoid the occurrence of CPS. However, CPS is a consequence of the participation process (e.g. accelerated effort and information sharing) (Chan et al. 2010; Hoyer et al. 2010), and as such, it cannot be eliminated when customers' participation is required. Following this reasoning, causes of CPS arise from the design of customer participation tasks, and organisations could therefore change the design of such tasks to reduce CPS. Hackman and Oldham (1976) present a conceptual tool with the job characteristics model to redesign work and enhance employee satisfaction, motivation and performance. Given that customers act as partial employees, we assume that modifications within the 'participation job design' could at least mitigate the negative effects of stress on psycho-physical and behavioural outcomes. We rely on Hackman and Oldham's (1976) model and test one context-specific job characteristic (i.e. feedback to the customer about the participation performance) and one psychological state (i.e. customer-perceived responsibility for service outcomes) as moderators reducing the unwanted psycho-physical and behavioural consequences of CPS and its effects on customer satisfaction.

We conducted a study with 522 clients of investment advisory services of German retail banks to achieve the research objectives and test the model.

We contribute to service literature in three main ways. First, we reveal two paths by which CPS affects customer satisfaction and which thereby provide opportunities for avoiding or reducing the negative consequences of CPS. On a psycho-physical path, exhaustion mediates the negative effect of CPS on customers' satisfaction. On a behavioural path, CPS reduces customer satisfaction via customers' avoidance behaviour. This is in line with previous research showing that subjects withdraw when they are in a stressed state (e.g. Durante and Laran 2016; Nifadkar et al. 2012). Our study confirms that those prior findings can be transferred to a customer context. Prior research has largely disregarded the psychological implications of customer participation (Yim et al. 2012), so our findings contribute to fill this gap. Further, to the best of our knowledge, this is the first study investigating both exhaustion and avoidance in customer participation research and thereby enriches service research and reveals a threat to successful service delivery. Second, we test customer-perceived responsibility and its impact on reducing the unwanted outcomes of CPS. We thus extend the research on perceiving or accepting responsibility in a co-production context (e.g. Botti and McGill 2006; Sierra et al. 2009; Hüttel et al. under review) and endorse customer-perceived responsibility as an important topic in future participation research, as it can mitigate the previously demonstrated threats of CPS, such as customer avoidance of the service. Third, we show that performance feedback reinforces

a stressful participation process for customers. Therefore, we contribute to research about service interactions by shedding light on the negative aspects of feedback within the service interaction. More specifically, we contribute to recent research investigating feedback to customers in the service process (Kim et al. 2017), as we reveal a downside of feedback. This complements prior findings about good and bad types of feedback.

Our findings will help practitioners to improve their customer interaction management by considering CPS in their efforts to include customers in the service process. Within the participation process, employees should reinforce customers' feeling of perceived responsibility for the service outcome so that the customers can better bear the stressful aspects of the encounter; hence, customers' satisfaction will be less negatively affected by CPS. Moreover, employees should be aware that giving customers feedback about their performance might backfire. While the study results of Kim et al. (2017) recommend giving mainly positive feedback to highly involved customers, our findings question whether feedback is necessary at all.

The rest of the article will proceed as follows. First, we introduce the psycho-physical and behavioural path of CPS to frame our research and develop hypotheses to test the direct and mediated effects of CPS on satisfaction. Then, we introduce the job characteristics model, apply it to service research and deduce the moderating effects of perceived responsibility and feedback by expanding the model to the customer context. Finally, we present the study results before we discuss our findings and their implications.

3.2 Research Model

3.2.1 CPS and the Job Characteristics Model

Customers' stress accrues due to the characteristics of the participation process and is increased (or decreased) by factors that are hardly controllable for service organisations, such as customer expertise or the cognitive demands of customer participation roles (Haager et al. under review). Hence, it is impossible to remove CPS completely from service encounters, as customers have different backgrounds, which might make it difficult for some of them to respond to the efforts of customer participation and the characteristics of the participation process, such as information sharing (Hoyer et al. 2010; Chan et al. 2010). We anticipate that when the customer is actually in a stressed state, the effects of CPS on psycho-physical and behavioural outcomes will differ depending on various characteristics of the participation process. With respect to previous research, which labelled the customer as a partial employee (Mills and Morris 1986; Halbesleben and Stoutner 2013), we integrate the job characteris-

tics model (Hackman and Oldham 1976) from organisational research to identify characteristics that might reduce the unwanted outcomes of CPS. The job characteristics model is known as a conceptual tool for redesigning work and enhancing satisfaction, motivation and performance. Hackman and Oldham (1976) highlight five job characteristics (e.g. autonomy, feedback and skill variety) that affect psychological states (e.g. meaningfulness of work and responsibility for the outcome of the work), affecting personal and work outcomes including motivation and satisfaction. The model is the basis for numerous studies about the psychology of work and job design (see Pierce et al. 2009; Humphrey et al. 2007). Drawing on the job characteristics model, we aim to reveal options for diminishing the negative consequences of CPS during the service encounter through a redesign of the service setting in a way that supports customers in handling CPS. Although the job characteristics model has only been investigated within the organisational context, it serves as a reasonable theoretical foundation for our study due to its ability to give hints regarding the redesign of work settings. Considering the dimensions of the model for the customer context, we find the core job dimension 'feedback' to be applicable to a customer participation context, as 'obtaining direct and clear information about the effectiveness of [...] the performance' (Hackman and Oldham 1976) appears to be convertible to organizations within a service interaction. Additionally, Humphrey et al. (2007) point out that 'social interaction can reduce the negative outcomes associated with work (e.g. stress)'. We reason that the psychological state 'experienced responsibility for outcomes' from the job characteristics model might be a relevant psychological state in a service setting in which the output is jointly created by the employee and the customer. Results from previous studies in service research indicate that customers who bear responsibility are likely to feel positively about the participation process (e.g. Büttgen et al. 2012).

3.2.2 Psycho-Physical Path of CPS

Various studies show that stress causes psycho-physical reactions, such as exhaustion, anxiety and depression (Motowidlo et al. 1986; Smith et al. 2007). Exhaustion is a negative outcome of strain and refers to a feeling of over-extension and a need to rest (Demerouti et al. 2001; Knudsen et al. 2009). Since service co-production demands require high effort or high skills, customers expend energy to fulfil these demands and therefore might feel exhausted while participating in service production (Bakker and Demerouti 2007; Bakker et al. 2010). This holds especially true for services that are complex or offer multiple options to the customer to customise the service outcome or take control of the process, such as financial services (Auh et al. 2007). Thus, we predict that CPS, due to participation demands, causes a loss of mental energy and leads to customer exhaustion. Exhaustion has been found to be a mediator between stressors and indicators of employee performance in organisational

research (Yagil and Medler-Liraz 2017). Furthermore, Singh and Duque (2012) show that stress can influence customers' perception of a service encounter, reducing customer satisfaction in a stressed state. Customers' moods and feelings influence their evaluation of products and services, with negative feelings leading to fairly negative evaluations (Pham 2004; Smith and Bolton 2002). Hence, we assume that a customer who is exhausted owing to CPS should also feel less satisfied with the service encounter, and this leads to our first hypothesis:

Hypothesis 1: Exhaustion mediates the relationship between CPS and customer satisfaction such that a) CPS increases exhaustion, b) exhaustion reduces customer satisfaction and c) CPS has a negative indirect effect on customer satisfaction via exhaustion.

3.2.3 Behavioural Path of CPS

While psychological research reveals various psycho-physical outcomes of stress, consumer and organisational research show that customers adjust their behaviour when they are stressed (Durante and Laran 2016; Anderson 1976). Hence, we predict that CPS will also have behavioural consequences and introduce the behavioural outcome path of CPS.

Previous research in organisational psychology has shown that employees' high stress levels tend to result in withdrawal behaviour (Gupta and Beehr 1979; LePine et al. 2004; Motowidlo et al. 1986). Adapting these findings to the customer context, we presume that if stress levels are high, customers will be more inclined to avoid a situation they find aversive. Avoidance behaviour follows the motivation to avoid personal and psychological contact and leads to a withdrawal from interactions (Grégoire et al. 2009; McCullough et al. 1998). Durante and Laran (2016) assume that customers avoid further actions when they are in a stressed state to reduce the emergence of more stress. Psychological research recognises that such avoidance behaviour is a coping strategy aiming to reduce perceived negative emotions (Duhachek 2005). Moreover, organisational research shows that employees who perceive negative emotions exhibit avoidance behaviour towards their supervisors (Nifadkar et al. 2012). Withdrawal has been shown to reduce job satisfaction in an employee context (Ferris et al. 2013; Li et al. 2016). Accordingly, we assume that the customer associates CPS with the employee and will thus try to avoid further contact with the employee. We expect further that avoidance behaviour will reduce customers' satisfaction. Building on Singh and Duque (2012), who show that general customer stress reduces satisfaction, we expect an indirect effect of CPS on satisfaction, mediated by avoidance behaviour, and hypothesize accordingly:

Hypothesis 2: Avoidance behaviour mediates the relationship between CPS and customer satisfaction such that a) CPS increases avoidance behaviour, b) avoidance behaviour reduces customer satisfaction and c) CPS has a negative indirect effect on customer satisfaction via avoidance behaviour.

3.2.4 Moderation Effects

Building on the proposed outcome model of CPS, we seek to understand how organisations can reduce the unwanted outcomes of CPS. Therefore, we build on the job characteristics model (Hackman and Oldham 1976).

Hackman and Oldham (1976) propose a straight-lined model in which job core dimensions influence psychological states, which in turn influence personal and work outcomes. Wall et al. (1978) emphasise that the categorisation of variables within Hackman and Oldham's (1976) model should be varied in further studies to better fit different working conditions. Following this reasoning, we adapt the straight-lined structure of the initial model of Hackman and Oldham (1976) to the customer context. Therefore, we consider the core job dimensions as environmental factors and the psychological states as customers' predispositions. Hence, we apply core job characteristics and psychological states as moderators in our model. Prior research reveals that stressors and job characteristics influence work satisfaction, and favourable conditions can increase employees satisfaction and motivation to work (Kelloway and Barling 1991; Doest and Jonge 2006; Barrick et al. 2012). Therefore, we presume that favourable conditions, such as receiving feedback and being responsible for service outcomes, might diminish the unwanted effects of CPS on satisfaction and avoidance behaviour. While satisfaction and avoidance are part of the job characteristics model as personal and work outcomes, exhaustion is not. Hence, we test our moderations within the two respective paths (the effects on satisfaction and avoidance) and not for the direct effect path of CPS on exhaustion.

Building on Sierra et al. (2009), we define customer-perceived responsibility as the sense of personal accountability and responsibility for a service outcome that results from a service process in which the customer participates. Individuals who perceive responsibility for the outcome of their task try to perform better in the future (Hackman and Oldham 1976). Hence, we assume that customers who perceive responsibility for the service outcome do not easily turn down or avoid the employee in the future despite perceived CPS. Various studies about customers choice support this assumption, as they reveal that customers who make their own choices instead

of relying on others (hence bear responsibility) show an improvement in active participation, enjoy their tasks more and evaluate service outcomes more positively (Langer and Rodin 1976; Taylor and Brown 1988; Langer 1975; Büttgen et al. 2012). We thus offer the following hypothesis:

Hypothesis 3: Customer-perceived responsibility for the service outcome mitigates the positive effect of CPS on avoidance behaviour.

While service research reveals, that customer stress reduces customers' satisfaction (Singh and Duque 2012), perceived responsibility in decision-making is known to increase satisfaction (Botti and McGill 2006). We assume that even in a stressed state, the perception of responsibility might influence customers' evaluations of the service encounter. Hence, we anticipate that the unwanted effect of stress on the evaluation of the service encounter might be reduced for a customer who feels responsibility for the service outcomes. That is, stressed or exhausted customers will be more satisfied with the bank when they feel responsible for the service outcome. This leads to our fourth and fifth hypotheses:

Hypothesis 4: Customer-perceived responsibility for the service outcome mitigates the negative effect of CPS on customers' satisfaction with the bank.

Hypothesis 5: Customer-perceived responsibility for the service outcome mitigates the negative effect of exhaustion on customers' satisfaction with the bank.

The amount of feedback differs from job to job (Bakker et al. 2010) and between different service encounters. In a co-production process, feedback can be a valuable approach to improve customers' performance and thereby ensure service quality and customer satisfaction (Kim et al. 2017). The 'overall motivating potential of a job' (Hackman and Oldham 1976) relies on high feedback about the effectiveness of the individual performance (Hackman and Oldham 1976). Feedback from others has been shown to influence performance as well as to buffer the negative aspects of a job as social interactions can reduce negative circumstances (Humphrey et al. 2007). Service research reveals that feedback in a professional service context can improve service outcomes (Seiders et al. 2015). Kim et al. (2017) found that feedback given to customers in the service production process increases customer satisfaction,

motivation and compliance intention. Hence, feedback about participation in a stressful service encounter should motivate the customer as a partial employee. This will reduce the negative outcomes of CPS and thereby mitigate its effects on satisfaction and avoidance. Accordingly, we offer the following hypotheses:

Hypothesis 6: Customers' received feedback mitigates the positive effect of CPS on avoidance behaviour.

Hypothesis 7: Customers' received feedback mitigates the negative effect of CPS on customers' satisfaction with the bank.

Hypothesis 8: Customers' received feedback mitigates the negative effect of exhaustion on customers' satisfaction with the bank.

Figure 4 provides an overview of the research model.

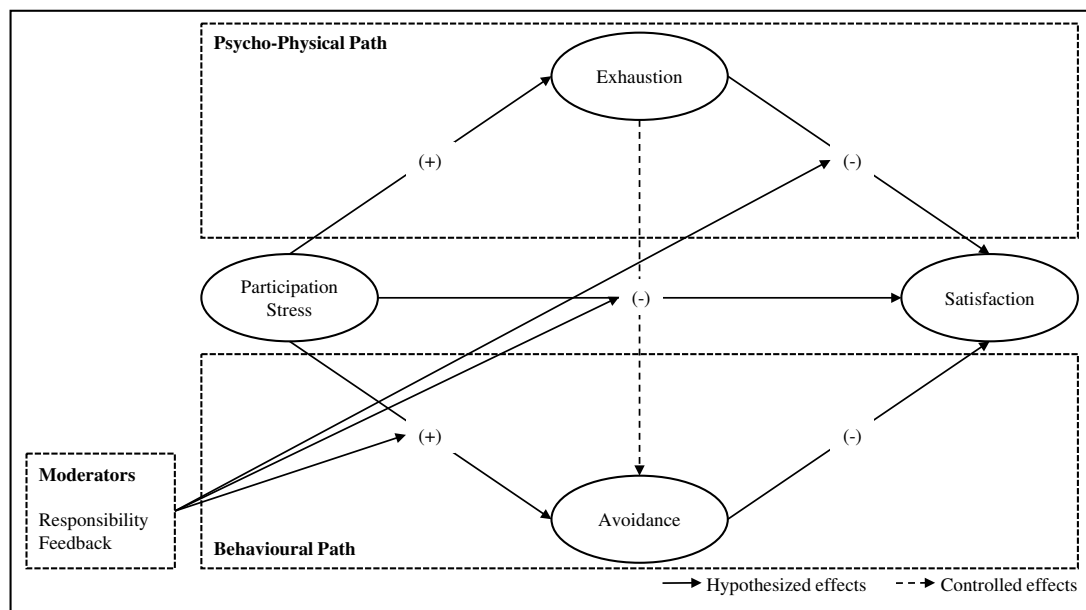


Figure 4: Proposed Conceptual Framework

3.3 Research Method

3.3.1 Data Collection and Participants

To test our conceptual model, we conducted a survey to ask customers of German retail banks about their perceptions regarding the participation process. Financial services are knowledge-intensive and require customers to make crucial and long-term decisions. We assume that customers of such services are at risk of being

overtaxed by participation demands and may feel stressed due to the participation process. Data were collected from an online consumer panel. Participants were invited by the panel provider randomly and were given a link to the online survey if they had received financial advice within the last six months. A total of 589 surveys were completed and returned. The sample of usable surveys was reduced due to incomplete data ($N=67$), leaving a final sample of 522.

3.3.2 Sample Characteristics

The average age of the respondents was 40.12 years, and 49.2% of the respondents were women. Customers had a mean length of relationship with their financial consultant of 15.06 years, and 36% of the customers reported medium or high CPS. A wide variety of financial institutions appear in the responses, with the three most represented being (1) savings banks (46.4%), (2) mutual banks (23.8%) and (3) private banks (23.2%).

3.3.3 Measures

We measured CPS with four items describing the characteristics of CPS, including overextension and perceived strain (Haager et al. under review); for example, 'During the service process, I have to fulfil requirements that overtax my skills and abilities'. Avoidance behaviour consisted of four items adapted from Grégoire et al. (2009). The scale included items such as 'I want to keep as much distance as possible between the financial advisor and me'. The five items measuring exhaustion were adapted from Moore (2000) (e.g. 'I feel mentally fatigued at the end of a consultancy'), and we used a well-established single-item measure to measure customer satisfaction (Oliver 1997). We measured received feedback with three items, which we adapted from the performance feedback variable in the Questionnaire on the Experience and Evaluation of Work (QEEW) of van Veldhoven and Meijman (1994). The scale included items such as 'I get feedback from my consultant whether my participation was successful'. To measure customer-perceived responsibility, we adapted the four-item scale of Hüttel et al. (under review) capturing the degree to which customers felt responsible for the service outcomes, took responsibility for success or failure and assumed accountability for the produced results. The scale included items such as 'I assume responsibility for the outcome of the service process'. See Table 6 for a list of all scale items.

Construct	Measures	Source
Customer Participation Stress	<ul style="list-style-type: none"> • I experience stress when participating in the service process. • During the service process, I have to fulfil requirements that overtax my skills and abilities. • I feel unwell when I have to participate in the service process. • Participating in the service process is a strain for me. 	Newly developed
Exhaustion	<ul style="list-style-type: none"> • After a consultancy I feel emotionally exhausted. • At the end of a consultancy I feel used up. • I feel tired after a consultancy. • I feel mentally fatigued at the end of a consultancy. 	Moore (2000)
Avoidance	<ul style="list-style-type: none"> • After a consultancy I feel burned out. • I want (or wanted) to keep as much distance as possible between the service employee and me. • I want (or wanted) to avoid frequenting the service employee. • I want (or wanted) to cut off the relationship with the service employee. • I want (or wanted) to withdraw my business from the service employee. 	Grégoire et al. (2009)
Satisfaction	<ul style="list-style-type: none"> • How satisfied are you with your bank on the following scale? 	Oliver (1997)
Responsibility	<ul style="list-style-type: none"> • I feel responsible for the produced outcomes of the service process. • It is also my fault if the service outcome is negative. • I admit my responsibility for the success of the service process. • I assume responsibility for the outcome of the service process. 	Hüttel et al. (under review)
Feedback	<ul style="list-style-type: none"> • My consultant tells me whether my participation made the service outcome more successful. • I get feedback from my consultant whether my participation was successful. • My consultant tells me whether my contribution during the service process is good. 	van Veldhoven and Meijman (1994); Bakker et al. (2010)

Note: All items were measured on 7-point Likert-type scales.

Table 6: Variables

3.4 Analysis and Results

3.4.1 Reliability Tests

To assess the reliability and validity of the measures, we conducted first-generation reliability tests and a CFA employing AMOS 24. We built and tested a measurement model. We achieved a reasonable fit ($\chi^2 = 505,196$; $df = 215$; $p < .000$; confirmatory fit index [CFI] = .975; Tucker-Lewis index [TLI] = .971; root mean square error of approximation [RMSEA] = .051). Table 7 shows the Cronbach's alpha coefficients, standard deviation, means, average variance extracted (AVE), factor reliability (FR) and intercorrelations for all measures. All multi-item constructs (i.e. CPS, exhaustion, avoidance behaviour, responsibility and feedback) exhibited convergent validity. Further, there were no discriminant validity concerns, as all variables met Fornell and Larcker's (1981) criterion of discriminant validity.

Variable	1	2	3	4	5	6	AVE	FR	Coefficient α	M/SD
(1) Marker		-0.284	-0.240	-0.249	0.000	0.225	0.724	0.887	0.886	4.86/1.21
(2) CPS	-0.077		0.718	0.471	-0.367	-0.236	0.816	0.947	0.946	2.78/1.6
(3) Exhaustion	-0.040	0.763		0.399	-0.397	-0.250	0.882	0.974	0.974	2.88/1.73
(4) Avoidance	-0.048	0.556	0.496		-0.453	-0.302	0.790	0.937	0.936	2.72/1.62
(5) Feedback	0.161	-0.147	-0.172	-0.219		0.137	0.826	0.934	0.934	4.12/1.81
(6) Responsibility	0.350	-0.037	-0.049	-0.092	0.276		0.619	0.866	0.865	4.38/1.37

Zero-order correlations are below the diagonal; adjusted correlations for potential CMV (Lindell and Whitney 2001) are above the diagonal. Lowest positive correlation between marker and other variables: .161 * $p < .05$, ** $p < .01$, *** $p < .001$, n.s. = not significant. AVE = average variance extracted. FR = Factor reliability. CPS = Customer Participation Stress

Table 7: Correlation Matrix

3.4.2 CMV

We followed various suggestions to reduce CMV beforehand, such as different scale anchors and a counterbalanced question order, improving the scale items (Podsakoff et al. 2003). However, the cross-sectional design of the survey contains a certain risk of CMV, which is why we tested for CMV following the approach of Lindell and Whitney (2001). We added a marker variable (creative self-efficacy, $\alpha = .89$; Tierney and Farmer 2011) to the questionnaire and adjusted the correlations based on the lowest positive correlation between the marker and all other variables ($r_s = .161$; feedback). The adjusted correlations are displayed in the upper right diagonal of Table 7. While the lowest correlation was relatively high, all statistically significant, zero-order correlations remained significant. Hence, CMV does not appear to bias our findings.

3.4.3 Hypotheses Tests

To test our hypotheses, we built a structural model with all the hypothesised effects. We estimated the model with a maximum likelihood procedure and found a good fit ($\chi^2 = 499,080$; $df = 183$; $p < .001$; $\chi^2/df = 2.73$; CFI = .971; TLI = .967; RMSEA = .058).

3.4.3.1 Psycho-Physical Path

As we hypothesised in H1 a), CPS increases exhaustion (0.86, $p < .001$). We cannot confirm H1 b), as we found a non-significant effect of exhaustion on satisfaction (-.05, n.s.). We performed mediation analyses for H1 c). Therefore, we used Zhao et al.'s (2010) bootstrapping method and performed 5,000 draws with 5% lower and upper bound confidence intervals. We found support for an indirect-only mediation (indirect effect = -.09, $p < .05$; direct effect = -.04, n.s.).

3.4.3.2 Behavioural Path

In line with H2 a), we found a positive effect of CPS on avoidance (.42, $p < .001$). Further, we can confirm H2 b) because avoidance decreases customer satisfaction (-.15, $p < .01$). We performed mediation analysis for H2 c) as well and found an indirect-only mediation (indirect effect = -.12, $p < .001$; direct effect = -.02, n.s.).

3.4.3.3 Moderation Analyses

As predicted in H3–H8, we tested customer-perceived responsibility and customers' received feedback as moderators following the job characteristics model. We tested our hypotheses following the approach of Marsh et al. (2006) and created interaction terms by a pairwise matching of items of the respective constructs. When the number of items were not equal, we used all indicators instead of dropping one,

so we did not lose any relevant information (Homburg et al. 2010). We included the respective interaction terms into our model.

In support of H3, we found that customer-perceived responsibility reduces the positive effect of CPS on avoidance behaviour ($-.34, p < .001$). Further, we can confirm H4, as we found a positive (negative) moderation effect of customer-perceived responsibility on CPS on customer satisfaction ($.25, p < .001$). We can also confirm H5 in that exhaustion has a positive (negative) effect on customer satisfaction when customer-perceived responsibility is high (low) ($.22, p < .001$). In contrast to H6, we found an amplifying interaction effect of received feedback on the effect of CPS on avoidance behaviour ($.22, p < .001$). Further, we found no support for H7 that customers' received feedback mitigates the negative effects of CPS on customers' satisfaction with the bank ($.02, n.s.$). Finally, the results cannot confirm that customers' received feedback mitigates the negative effect of exhaustion on customers' satisfaction with the bank (H8) ($.03, n.s.$). Table 8 provides a comprehensive overview of the study results.

		p
Direct		
CPS → Exhaustion (H1a)	.86	< .001
Exhaustion → Satisfaction (H1b)	-.05	n.s.
CPS → Avoidance (H2a)	.42	<.001
Avoidance → Satisfaction (H2b)	-.15	<.01
CPS → Satisfaction	-.04	n.s.
Indirect		
CPS → Exhaustion → Satisfaction (H1c)	-.09	<.05
CPS → Avoidance → Satisfaction (H2c)	-.12	<.001
Interaction		
CPS x Responsibility → Avoidance (H3)	-.34	< .001
CPS x Responsibility → Satisfaction (H4)	.25	<.001
Exhaustion x Responsibility → Satisfaction (H5)	.22	<.001
CPS x Feedback → Avoidance (H6)	.22	<.001
CPS x Feedback → Satisfaction (H7)	.02	n.s.
Exhaustion x Feedback → Satisfaction (H8)	.03	n.s.
Controls		
Exhaustion → Avoidance	.15	<.01

Table 8: Results

3.5 Discussion

Our study enriches research about negative customer emotions and the downsides of customer participation and contributes to service management research in five primary ways:

First, we contribute to theory and expand the job characteristics model (Hackman and Oldham 1976) to service research. In this way, we broaden research about the redesign of work by investigating the customer as a partial employee. We dis-banded the native disposition of the variables in the model but adapted them to the service context, hence expanding theory. The job characteristics model was established to increase employee motivation, satisfaction and performance. Considering the customer as a partial employee (Mills and Morris 1986) who is distressed in a service encounter, it seems appropriate to draw on this model when attempting to reduce the unwanted behavioural and affective outcomes of stress by redesigning the service environment and considering the customer's psychological state. We contribute to theory, as we not only adapt the model but also extend it to a new context and test variables in a new role (i.e. integrating a job core dimension and a psychological state to our model as moderators). Our findings reveal that the psychological state of the customer (i.e. responsibility for the service outcome) reduces the unwanted outcomes of CPS via both the psycho-physical and behavioural paths.

Second, we contribute to research about giving the customer feedback within a service encounter (Seiders et al. 2015; Kim et al. 2017) and enhance knowledge about the job characteristics model, with an unintended negative effect—feedback did not show the expected reducing effect in our model. This comes as a surprise, as job characteristics were shown to enhance job-related well-being (Kelloway and Barling 1991) in previous research. Yet, while previous research has investigated job characteristics for employees in an actual work environment, the unexpected results in this study might originate from the customer context of this study in financial services. Employees are familiar with their work setting and might appreciate changes, such as receiving more feedback from their co-workers. Customers, on the other hand, might perceive the service environment that they are used to as pleasant since professional service settings place high cognitive demands on customers. If the circumstances—which customers perceive as job core dimensions—were redesigned (e.g. the customer gets unexpected feedback), the whole situation might seem unsteady, and the effect of stress on behavioural and psycho-physical outcomes might be enhanced. Further, Hackman and Oldham (1976) state that psychological states correlate higher with job outcomes than with job dimensions, which might be another reason that the study results reveal stronger effects of responsibility than of feedback on the effects of CPS.

Third, we reveal two paths through which CPS reduces customer satisfaction: On a psycho-physical path, exhaustion reduces customer satisfaction. Prior research has largely disregarded the negative psychological implications of customer participation (Yim et al. 2012). However, psychological research shows that stress causes psycho-physical reactions (Motowidlo et al. 1986; Smith et al. 2007), and service research reveals that stress changes customers' evaluation of a service (Singh and Duque 2012). Hence, we contribute to participation research by explaining why customers' evaluations differ in a stressed state and reveal a psycho-physical outcome path of CPS, showing that CPS has an increasing effect on exhaustion while exhaustion has a decreasing effect on customer satisfaction. Furthermore, on a behavioural path, our results point out that CPS reduces customers' satisfaction via customers' avoidance behaviour. Service organisations aim to increase productivity by encouraging customers' participation behaviour (Auh et al. 2007). Various studies found positive behavioural consequences of customer participation, such as repurchasing (Eisingerich et al. 2014) or the intention to co-create value in the future (Dong et al. 2008). Little is known about the negative behavioural consequences of customer participation, and our study aims to determine whether customers are more likely to avoid future service encounters if they perceive CPS. Our findings indicate that customers who are stressed by the participation process wish to avoid the service employee in the future. As anticipated, the desire to avoid further connection with the employee reduces the customer's satisfaction with the service.

Fourth, we contribute to research about customer-perceived responsibility (Sierra et al. 2009; Botti and McGill 2006). We test customer-perceived responsibility as a focal variable in our model and add to the recent research by Hüttel et al. (under review) as well as research about shared responsibility (Sierra et al. 2009) and employees' perceived responsibility (Pearce and Gregersen 1991). Our study reveals the prominent role of responsibility in customer participation, as customer-perceived responsibility is crucial to reducing the unwanted outcomes of CPS. This finding is important, especially since CPS, which emerges from compulsory participation efforts, cannot easily be reduced beforehand. Service organisations need to find ways to reduce CPS or at least its negative effects within the actual service encounter when it arises. The results show that raising the customer's perception of responsibility is one option to do this. Giving customers a feeling of responsibility for the produced outcome can reduce the negative outcomes of CPS. We endorse customer-perceived responsibility as an important topic for future participation research.

Fifth, we contribute to recent research about giving customers feedback in the service process (Kim et al. 2017). We find an unexpected and unintended effect of feedback in the stressful participation process: Feedback enhances the effect of CPS

on avoidance behaviour, thereby enhancing the negative consequences within the behavioural outcome path of CPS. We propose two explanations for this unexpected effect. On one hand, we argue that feedback increases customers' attention to the participation effort, their actual performance and the perceived CPS. We assume that customers adapt their behaviour respectively and withdraw to mitigate the recognised threats. On the other hand, regardless of whether it is positive or negative, we believe that feedback is not always desirable for the customer, particularly in stressful situations, and that they must cope with the unexpected external reflection of their performance. Therefore, the customer may be busy coping with feedback and adapt his or her participation behaviour (e.g. by withdrawing).

3.6 Managerial Implications

The findings of our study provide managerial implications for service organisations and managers. First, psycho-physical and behavioural consequences of CPS reduce customer satisfaction. Hence, service organisations and managers must consider stress within the participation process as a threat to a successful and satisfying service delivery. Considering the psycho-physical path, our findings indicate that managers should train employees to recognise negative psychological states such as exhaustion and teach them different intervention strategies, such as providing a break during the consultation, offering a cold beverage or switching the topic to something less demanding. On the behavioural path, organisations may want to prevent current and future avoidance behaviour. Hence, they might focus their customer loyalty programmes on stressed customers in such a way that the service provider offers more support following a stressful encounter. While banks tend to follow up on consultations by calling customers, this might be a dangerous strategy with stressed customers. Instead, the organisation might focus on inviting stressed customers to social events or sending them small gifts after a stressful encounter. To do this, however, service employees must be able to recognise customers' stress levels. Thus, managers and organisations should provide a class about handling stressed customers in their employee training programmes. Further, financial institutions should continue offering omni-channel solutions so customers can actively avoid consultations while remaining a customer of the organisation. Finally, employees should be aware that the customer needs to know about his or her responsibilities in the jointly produced service outcome, but they should not give the customer feedback since it might backfire. One promising approach is to point out which tasks the customer should complete during the consultation and let him or her acknowledge at the beginning of the consultation that he or she understands what is expected. In this way, customers would be more aware of their responsibilities. Research shows that signing an acknowledgement of

customer responsibilities/duties at the beginning might be more successful than signing one after providing a service (Shu et al. 2012).

3.7 Limitations and Further Research

The limitations of this study provide opportunities for further research. A first limitation pertains to the cross-sectional research design. Longitudinal studies would offer a better understanding of the causal relationships and size effects in our proposed model. Furthermore, an experimental study design would be helpful in assuring that CPS only stems from the characteristics of the service process and is not caused by external effects. This might be an important issue for practitioners who plan to intervene in the emergence of stress. Organisations must know if an intervention is possible during the service encounter only or if the organisation has strategic options to prevent the emergence of CPS before the service encounter. In addition, we focused on a single service setting (i.e., financial services). Thus, additional studies that cover a broader spectrum of industries could test the generalisability of our findings. Such studies might specifically consider professional services or services in which the results are highly relevant for the customers, such as health care or legal services.

We build our research on the idea of Hackman and Oldham's (1976) model and adapted the respective variables. However, future studies might choose customer-specific job dimensions and psychological states directly from service research and thereby expand the job characteristics model with new variables.

In this study, we did not differentiate the type of feedback (positive/negative) or measure the quantity of feedback. However, the results of Kim et al. (2017) reveal that the order of feedback (e.g. positive-negative-positive) and repetition can influence its effect. Further research might consider testing different dimensions of feedback and the quantity and quality of the feedback given during the process. Such an effort could help to determine whether providing feedback is always counterproductive for stressed customers or whether there is another underlying process, such as a curvilinear effect of positive feedback (e.g. where positive feedback reduces CPS only in an earlier stage of stress emergence and enhances it after a peak).

It also might be interesting for both managers and researchers to understand the effects of CPS via the behavioural or psycho-physical paths on other service outcomes, such as decision-making or willingness to enter or stay in a contractual relationship, word-of-mouth, perceived service quality and turnover intention.

Finally, studies should continue to apply the job characteristics model and other models from organisational research to customer participation contexts and in service research. Such efforts could contribute to a broader understanding of the psychological and behavioural effects on customers in their role as partial employees.

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4. Customer Engagement als Erfolgsfaktor negativer Dienstleistungen ³

Wie in jeder anderen Forschungsdisziplin, so gibt es auch in der Dienstleistungsforschung eine präferierte Perspektive, aus der heraus die meisten Forschungsarbeiten entstehen. So werden in den meisten Beiträgen Dienstleistungsangebote untersucht, die für den Kunden erstrebenswert, angenehm oder schlichtweg alltäglich und nützlich sind. Morgan und Rao (2006) fügen mit ihrer Unterteilung von Leistungsangeboten in positive, neutrale und negative Dienstleistungen eine neue Perspektive hinzu, die bislang in der Forschung kaum Beachtung gefunden hat. Bei sogenannten negativen Dienstleistungen muss neu hinterfragt werden, ob dieselben Einflussfaktoren wie beispielsweise der Kundenzufriedenheit gelten wie bei neutralen oder positiven Dienstleistungen. Negative Dienstleistungen sind dabei nicht zu verwechseln mit schlechten Dienstleistungen, die auf Grund eines Service Failure entstehen, wenn Erwartungen nicht erfüllt werden und der Kunde über eine schlechte Dienstleistung enttäuscht ist (Parasuraman et al. 1985, 1988; Sivakumar et al. 2014). Während Kunden selbst nach einer enttäuschenden Dienstleistungserfahrung diese weiterhin nutzen werden (beispielsweise einkaufen gehen und Restaurants besuchen), werden negative Dienstleistungen in den meisten Fällen nur einmalig bzw. so selten wie möglich in Anspruch genommen. Es besteht kein Wunsch, sie wiederholt wahrzunehmen und es liegen somit in der Regel auch keine oder kaum Erfahrungswerte auf Seiten der Kunden vor. Zu negativen Dienstleistungen werden beispielsweise ein Großteil der medizinischen Dienstleistungen sowie Reparatur- beziehungsweise Instandsetzungsdienstleistungen gezählt (Morgan und Rao 2006). Für Anbieter dieser Dienstleistungen ist es oftmals schwer, mit Kunden in Kontakt zu treten und deren Bedürfnisse im Voraus abzufragen. Für den Kunden wiederum ist es schwer, Bedürfnisse überhaupt zu äußern, da negative Dienstleistungen meist einen hohen Anteil an Spezialwissen erfordern (Morgan und Rao 2006). Die Forschungsarbeit von Miller et al. (2008) zeigt, dass eine Notwendigkeit besteht, erfolgsrelevante Wirkungszusammenhänge im Kontext negativer Dienstleistungen neu zu hinterfragen. Sie untersuchten die unterschiedliche Wirkung des Wartens auf negative und neutrale Ereignisse hinsichtlich der empfundenen Stresswirkung und konnten dabei eine Präferenz der Probanden für längere Wartezeiten bei negativen Ereignissen feststellen, während dies in Erwartung neutraler Ereignisse Stress erzeugte. Auch Singh und Duque (2012)

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konnten Unterschiede zwischen der Wahrnehmung negativer und neutraler/positiver Dienstleistung in Ihrer Forschung identifizieren. Sie untersuchten im Kontext einer Polizeidienstleistung zum einen Leistungen wie die Bestellung eines Ausweisdokuments und zum anderen Leistungen, die in Zusammenhang mit negativen Vorfällen wie Diebstahl oder Unfällen stehen. Von Kunden, die den Kontakt als negative Dienstleistung wahrnahmen, wurden weit weniger Merkmale zur Beurteilung der Servicequalität herangezogen als bei Kunden, für die die Dienstleistung in einem neutralen Kontext stattfand (Singh und Duque 2012). Die gesamte bisherige Forschungsarbeit in diesem Themenkontext beruht jedoch auf einer ungenauen Definitionsbasis der sogenannten negativen Dienstleistungen und genauere Informationen über Einflussfaktoren des Kundenverhaltens und der Kundenzufriedenheit im Dienstleistungsprozess sind kaum bekannt. Ebenso sind mögliche Größen und Determinanten des Erfolgs in diesem Kontext kaum erforscht. Für die Managementpraxis bedeutet dies, dass es wenige erforschte Ansatzpunkte gibt, wie der Dienstleistungsprozess bei negativen Dienstleistungen verbessert werden kann.

Ziel des vorliegenden Beitrags ist es zum einen, durch eine sorgfältige Abgrenzung und Definition des Begriffes der negativen Dienstleistung eine Lücke in der bisherigen Forschung zu schließen und zum anderen Ansatzpunkte für den Erfolg negativer Dienstleistungen aufzuzeigen.

Eine Erfolgsdefinition für negative Dienstleistungen wurde bisher nicht vorgenommen und besonders die passive oder geschwächte Rolle des Kunden im Dienstleistungsprozess, begünstigt durch das auslösende Ereignis, aus dem heraus die unerwünschte Dienstleistung wahrgenommen werden muss, bringt Schwierigkeiten mit sich. Für den Dienstleister besteht dadurch die Gefahr, dass der Kunde den Dienstleistungsprozess behindert oder das erfolgreiche Ergebnis sogar gefährdet. Bei einem medizinischen Eingriff kann dies beispielsweise durch fehlende Informationen über Vorerkrankungen der Fall sein. Die zentrale Herausforderung für Anbieter, um erfolgreich zu sein ist es demnach, ein Vorgehen zu finden, das dem Kunden eine aktivere Rolle im Dienstleistungsprozess ermöglicht.

Bei positiven und neutralen Dienstleistungen konnte Kundenintegration als wichtiger Erfolgstreiber für den Erfolg von Dienstleistungen identifiziert werden (Reichwald und Piller 2006). Doch besonders bei Dienstleistungen, die im besten Falle für den Kunden nur einmalig wahrgenommen werden, wird ein Ansatz benötigt, der über das reine Integrationsverhalten innerhalb des Dienstleistungsprozesses und Wiederkaufabsicht hinausgeht, dem Kunden aber dennoch Handlungsweisen ermöglicht, die zum Erfolg des Unternehmens und der Dienstleistung beitragen können. Einen solchen Ansatz beschreibt Customer Engagement Behavior (van Doorn et al.

2010; Verhoef et al. 2010). Damit wird eine motivationsgetriebene Einstellung gegenüber einer Marke oder einem Unternehmen beschrieben. Das daraus resultierende Verhalten zielt nicht nur auf das Unternehmen, sondern auch auf unterschiedlichste Gruppen wie andere Kunden, Zulieferer und Mitarbeitende ab, was im positiven Fall zum Erfolg des Unternehmens beitragen kann (van Doorn et al. 2010). Diesem Konzept lässt sich auch die bislang einzige identifizierte Erfolgsgröße der negativen Dienstleistungen Word of Mouth (Singh und Duque 2012) zuordnen. Darauf aufbauend sollen im folgenden Beitrag die konkreten Untersuchungsfragen geklärt werden:

- Was bedingt Customer Engagement Behavior als Erfolgsgröße negativer Dienstleistungen?
- Welche Ansatzpunkte beeinflussen Customer Engagement bei negativen Dienstleistungen?
- Wie können die Ansatzpunkte des Customer Engagement Behavior bei negativen Dienstleistungen gefördert werden, um den Erfolg negativer Dienstleistungen zu erhöhen?

Der Beitrag liefert damit zwei Kontributionen zur bisherigen Forschung. Zum einen eine definitorisch-klassifikatorische Arbeitsgrundlage für die weitere Forschung in diesem Bereich, wodurch unter anderem eine klare Zuordnung von Dienstleistungen zu dieser Leistungskategorie möglich wird. Zum anderen wird mit der konzeptionellen Untersuchung des Customer Engagement Behavior eine neue Perspektive im Kontext negativer Dienstleistungen analysiert. Sie soll für die Managementpraxis Ansätze liefern, negative Dienstleistungen erfolgreicher und für Kunden angenehmer zu gestalten. Für die Forschung ergeben sich daraus weitere Ansatzpunkte für empirische Studien über mögliche Auswirkungen und Einflussfaktoren des Customer Engagements bei negativen Dienstleistungen.

Nachdem zu Beginn des Beitrags eine Typologisierung negativer Dienstleistungen sowie eine klare Abgrenzung von neutralen und positiven Dienstleistungen vorgenommen werden, werden anschließend die Grundlagen der interaktiven Wertschöpfung bei negativen Dienstleistungen diskutiert. Es folgt die Identifikation von Erfolgsgrößen bei negativen Dienstleistungen. Anschließend wird aufgezeigt, welche Determinanten Customer Engagement Behavior bei negativen Dienstleistungen fördern. Der Beitrag endet mit einer Übersicht über Determinanten des Customer Engagements bei negativen Dienstleistungen sowie einem Ausblick auf weitere Forschung in diesem Bereich.

4.1 Konzeptionelle Fundierung negativer Dienstleistungen

4.1.1 Definitionsansätze negativer Dienstleistungen

Der Begriff der negativen Dienstleistung wurde maßgeblich durch die Arbeiten von Morgan und Rao geprägt. Zu Beginn noch als „unfavorable, non-routine services“ bezeichnet, entstand eine Kategorisierung in neutrale (bzw. Routine-), positive und negative Dienstleistungen (Dasu und Rao 1999; Morgan und Rao 2003, 2005; Morgan und Rao 2006).

Neutrale Dienstleistungen sind dem Kunden bekannte, alltägliche Dienstleistungen, wie der Einkauf von Lebensmitteln, die routiniert in Anspruch genommen werden. Sie werden daher auch als Routine-Dienstleistungen bezeichnet (Morgan und Rao 2006) und umfassen Dienstleistungsabläufe, die weder Freude noch Unbehagen auslösen. Die Wahl des Anbieters ist meistens unbewusst oder geprägt von Gewohnheiten. Da die Abläufe vom Kunden routiniert vollzogen werden, wird das eigentliche Dienstleistungserlebnis in der Regel innerhalb kurzer Zeit wieder vergessen (Morgan und Rao 2003). Inhaltlich lassen sich Parallelen zu Commodity Services ziehen. Commodity Services zeichnen sich besonders durch eine hohe Austauschbarkeit zwischen den Anbietern und eine hohe Nutzungsfrequenz aus, da sie „vom Kunden als homogen wahrgenommen werden und [...] keine auf Leistungseigenschaften beruhende Präferenz für einen Anbieter besteht“ (Bruhn 2005, S. 69). Durch die hohe Nutzungsfrequenz neutraler Dienstleistungen haben die Kunden meist viel Erfahrung und können somit ihre Erwartungen klar bilden. Während des Dienstleistungsprozesses können Bedürfnisse klar geäußert werden, da von vornherein das notwendige Wissen über die Leistung besteht. So kann beispielsweise der Bankkunde am Selbstbedienungsterminal seine Wünsche zweifelsfrei angeben, da er bereits weiß, welche Dienste er für die Lösung seines Anliegens benötigt.

Positive Dienstleistungen sind für den Kunden mit Attributen wie Spaß und Genuss verbunden (Morgan und Rao 2003). Die Nutzung positiver Dienstleistungen wie beispielsweise Reisen wird von Kunden bewusst angestrebt oder ist ausdrücklich erwünscht (Morgan und Rao 2006). Ein Dienstleister für positive Dienstleistungen kann bewusst oder zufällig ausgewählt werden. So wird beispielsweise ein spezieller Reiseveranstalter bewusst gewählt, etwa in Abhängigkeit des Urlaubsortes. Ein Restaurantbesuch kann dagegen als positive Dienstleistung wahrgenommen werden, nachdem das grundlegende Bedürfnis nach Essen den Kunden zufällig in ein besonders gutes Lokal geführt hat. Kunden nehmen positive Dienstleistungen zur eigenen Freude oder Unterhaltung in Anspruch, daher kann das Dienstleistungserlebnis sowohl einmalig als auch wiederholt stattfinden. Abhängig von der Nutzungsfrequenz liegen dem Kunden entweder bereits Erfahrungen vor, anhand derer er die Qualität der Dienstleistung beurteilen kann oder er ist vollkommen unerfahren. Da darüber

hinaus kein spezifisches Wissen benötigt wird um die Dienstleistung zu bewerten, kann sich der Kunde zusätzlich im Vorfeld bereits umfassend über die Dienstleistung und die zu erwartende Qualität informieren (Mazaheri et al. 2011).

Negative Dienstleistungen sind Dienstleistungen, die der Kunde vermeiden möchte (unfavorable) oder bei denen er hofft, sie nicht in Anspruch nehmen zu müssen, wie z.B. einen Krankenhausaufenthalt (Dasu und Rao 1999). Die Nutzungsfrequenz dieser Dienstleistungen ist demzufolge für die meisten Kunden gering. Zudem werden viele negative Dienstleistungen hauptsächlich in Ausnahmesituationen wahrgenommen und von einer Vielzahl an Anbietern angeboten, sodass die Auswahl des Dienstleisters zumeist zufällig geschieht. Diese Aspekte führen dazu, dass der Kunde kaum Informationen über den Service Encounter hat, was die Erwartungsbildung bezüglich der Dienstleistung und entsprechend auch die Bewertung der Dienstleistungsqualität im Laufe des Service Encounters erschwert. Eine tatsächliche Bewertung des Service Encounters kann frühestens nach Abschluss des Prozesses erfolgen. Doch auch dann kann meistens nur der Prozessverlauf und nicht das Ergebnis beurteilt werden, da dem Kunden notwendiges Fachwissen fehlt (Morgan und Rao 2006). Denkt man beispielsweise an einen chirurgischen Eingriff, wird deutlich, dass der Patient nicht vollständig bewerten kann, ob die Operation medizinisch und technisch korrekt durchgeführt wurde. Der geringe Informationsstand des Kunden über die Qualität der vollzogenen Dienstleistung sowohl im Vorfeld als auch während und nach der Leistungserbringung erschwert die Bewertung und führt zudem zu kundenseitiger Unsicherheit, wodurch wiederum Stress entsteht (Miller et al. 2009). Ausgelöst durch Stress werden in negativen Service Encountern weniger Merkmale zur Bewertung der Dienstleistung herangezogen als bei neutralen Dienstleistungen. Bisher konnte lediglich Hilfsbereitschaft als relevantes Bewertungskriterium für negative Dienstleistungen identifiziert werden (Singh und Duque 2012), was jedoch auf den Untersuchungskontext der Polizei zurückzuführen ist, da hier Hilfsbereitschaft ein wesentlicher Aspekt der Dienstleistung ist. Die dadurch ausgelöste Kundenzufriedenheit führt dem aktuellen Stand der Forschung zufolge zu positiven Meinungsäußerungen nach Abschluss des Dienstleistungsprozesses, obwohl die Dienstleistung zuvor unerwünscht war (Singh und Duque 2012).

Als spezielle Art negativer Dienstleistungen sind Notfalldienstleistungen einzuordnen. Alle grundlegenden Merkmale einer negativen Dienstleistung sind gegeben. Jedoch verändert sich die Wahrnehmung im Zeitpunkt, in dem der Schaden eintritt und die Dienstleistung wird dringend erwünscht. Erleidet jemand beispielsweise eine schwere Verletzung durch einen Unfall, ist das schnelle Erscheinen eines Rettungswagens wünschenswert, ebenso wie ein Dachdecker nach schweren Sturmschäden oder ein Klempner bei einem Wasserrohrbruch.

Aus den genannten Merkmalen ergibt sich nun folgende Definition für negative Dienstleistungen. Die aus dem Englischen übernommene Terminologie der negativen Dienstleistung (Negative Service) wird im Deutschen synonym mit dem Begriff unerwünschte Dienstleistung verwendet. Dadurch kann je nach Kontext die Gefahr von Verwechslungen mit qualitativ minderwertigen Dienstleistungen reduziert werden.

Negative beziehungsweise unerwünschte Dienstleistungen sind Dienstleistungen, deren Inanspruchnahme für den Empfänger unerwünscht ist. Sie sind verbunden mit negativen

Emotionen und/oder gehen in der Regel mit physischen, psychischen oder materiellen Beeinträchtigungen einher. Negative Dienstleistungen kennzeichnen sich durch eine einmalige oder unregelmäßige Nutzung.

4.1.2 Typologie negativer Dienstleistungen

In der bisherigen Forschung (u.a. Dasu und Rao 1999; Morgan und Rao 2003, 2005; Morgan und Rao 2006) werden heterogene negative Dienstleistungen in eine bislang eindimensionale Definition eingeordnet. Dabei wird vernachlässigt, dass nicht nur durch die Vielschichtigkeit der Situationen und Anbieter, sondern auch durch unterschiedliche Kundenperspektiven verschiedene Arten von unerwünschten Dienstleistungen bestehen. Zweckmäßig erscheint demzufolge eine Typologie negativer Dienstleistungen zu entwickeln, die zum einen die Leistungsperspektive und zum anderen die Perspektive des Konsumenten abbildet.

Die Leistungsperspektive unterscheidet zwischen vollständig negativen Leistungen und negativen Teilleistungen und somit in Dienstleistungen, die vollständig unerwünscht sind und Leistungen, von denen nur Teilleistungen unerwünscht sind. Vollständig negative Leistungen sind häufig durch Schmerz oder Schaden gekennzeichnet, der durch die Dienstleistung ausgelöst oder behoben werden kann, wie beispielsweise die Instandsetzung eines Daches nach Sturmschäden. Wenn eine Leistung in eine Abfolge verschiedener Leistungen – möglicherweise sogar mehrerer Dienstleister – eingebettet ist oder wenn eine Leistung in mehrere, klar abgrenzbare Teilleistungen aufgeteilt ist, können einzelne Aspekte als negativ und andere als neutral/positiv eingestuft werden (partiell negative Leistungen). Betrachtet man z.B. die grundsätzlich positive Dienstleistung eines Freizeitparkaufenthalts, können Teilaspekte wie lange Wartezeiten an den Fahrgeschäften durchaus negativ und vermeidenswert erscheinen. Diese partiell negative Leistung kann daraufhin zum einen zu einer negativen Wahrnehmung der Gesamtleistung führen, was bewirkt, dass der gesamte Freizeitparkbesuch unerwünscht wird. Zum anderen kann der negative Aspekt getrennt von der Gesamtleistung betrachtet werden und der Kunde kann eine Strategie finden, um den Teilaspekt gezielt zu vermeiden, wie beispielsweise Freizeitparks außerhalb von Ferienzeiten zu besuchen.

Die Konsumentenperspektive unterscheidet zum einen eine einheitliche Wahrnehmung aller Empfänger und zum anderen eine differenzierte Wahrnehmung einzelner Empfänger. Somit kann auch die Wahrnehmung spezifischer Empfängergruppen betrachtet werden, die geprägt ist durch subjektive Präferenzen, Abneigungen oder Ängste dieser Personen. Leistungen, die allgemein, also von allen Konsumenten negativ wahrgenommen werden, sind wiederum typischerweise mit Schmerzen, physischen oder materiellen Schäden verbunden. Dazu gehören beispielsweise schmerzhafte medizinische Eingriffe wie Wurzelbehandlungen. Andere Dienstleistungen, wie das Fliegen mit einem Flugzeug, sind für die meisten Kunden weder erstrebens- noch vermeidenswert und lassen sich meist zu den Routine-Dienstleistungen zählen (Morgan und Rao 2006). Von einem Teil der Konsumenten werden diese jedoch, beispielsweise ausgelöst durch Ängste, negativ wahrgenommen (bedingt negativ). Auch eine unterschiedliche Wahrnehmung des mit der Dienstleistung verbundenen Risikos oder schlechte Erfahrungen können zu einer bedingt negativen Wahrnehmung durch bestimmte Konsumenten führen. Eine Bankberatung kann z.B. für Menschen, die infolge falscher Beratung viel Geld verloren haben, vermeidenswert werden. Aus den dargelegten Aspekten lassen sich vier unterschiedliche Typen von Dienstleistungen ableiten (Abbildung 5).

		<u>Konsumentenperspektive</u>	
		Allgemein negativ wahrgenommen	Bedingt negativ wahrgenommen
<u>Leistungsperspektive</u>	Vollständig negative Leistung	Originär negative Dienstleistung Bsp.: Zahnwurzelbehandlung	Subjektiv negative Dienstleistung Bsp.: Fliegen mit Flugangst
	Partiell negative Leistungen	Partiell negative Dienstleistung Bsp.: Schlange stehen im Freizeitpark	Limitiert negative Dienstleistung Bsp.: Lift fahren im Skigebiet mit Höhenangst

Abbildung 5: Typologie negativer Dienstleistungen

Originär negative Dienstleistungen werden im Ganzen und von allen Konsumenten als negativ wahrgenommen. Wie aus den bisherigen Ausführungen hervorgeht, setzen diese einen Schaden, Verlust oder Schmerz beim Empfänger voraus und/oder bringen diesen mit sich. Gilt dies nur für einen Teil der Konsumenten und der negative Aspekt geht aus einer selektiven Kundenwahrnehmung hervor, kann von einer subjektiv negativen Dienstleistung gesprochen werden. Werden Teilaspekte einer Gesamtleistung von allen (potenziellen) Konsumenten als negativ wahrgenommen, lässt sich die Gesamtleistung als partiell negative Dienstleistung bezeichnen. Werden Teilleistungen nur selektiv von bestimmten Konsumenten negativ wahrgenommen, kann von einer limitiert negativen Dienstleistung gesprochen werden. Dies ist beispielsweise der Fall für Personen, die trotz Höhenangst einen Skiurlaub verbringen möchten. Der Skiurlaub ist eine erwünschte positive Dienstleistung, die Fahrt mit dem Sessellift stellt jedoch einen unvermeidlichen, aber für einzelne Personen unerwünschten Aspekt der Dienstleistung dar, durch den Ängste und Unsicherheit entstehen.

4.1.3 Problemfelder negativer Dienstleistungen

Durch die unangenehmen und unregelmäßigen Auslöser unerwünschter Dienstleistungen wie Schmerzen oder Schäden, gehen sie, hauptsächlich kundenseitig aber auch für den Anbieter, mit unterschiedlichen Problemen einher. Diese treten sowohl vor dem eigentlichen Dienstleistungsprozess als auch währenddessen auf.

Bevor die Dienstleistung in Anspruch genommen wird, möchte der Kunde die Dienstleistung weitestgehend vermeiden und sich mit dieser nicht auseinandersetzen. Die meisten Kunden können dadurch das adäquate Vorgehen des Dienstleisters nicht selbst beurteilen. Beispielsweise kennt ein Patient nur in seltenen Fällen die medizinische Ursache für seine Schmerzen, da er sich keine umfassenden medizinischen Kenntnisse angeeignet hat und daher die vorgeschlagene Behandlungsmethode nicht abschließend bewerten kann (Morgan und Rao 2006). Erst nachdem er die Dienstleistung in Anspruch genommen hat kann er beurteilen, ob die gewählte Methode seinen Schmerzen Linderung verschafft hat. Der Patient kann jedoch auch nach der empfangenen Leistung nicht vollständig beurteilen, ob die Behandlung korrekt durchgeführt wurde oder ob ein alternatives Vorgehen zu besseren Ergebnissen geführt hätte.

Da sich die Kunden im Vorfeld nicht mit der unerwünschten Dienstleistung oder deren Anbieter auseinandersetzen möchten, ist für Unternehmen die Kontaktaufnahme mit ihren (potenziellen) Kunden vor dem auslösenden Ereignis obstruiert. Die Identifizierung eines (potenziellen) Kundenstammes ist dadurch erschwert und die Nachfrage schwerer steuerbar, als bei anderen Dienstleistungen (Morgan und Rao 2006), da diese beispielsweise nicht durch Marketingmaßnahmen erhöht werden

kann. Darüber hinaus können uninformierte Kunden während des Dienstleistungsprozesses die Arbeit des Dienstleisters behindern. Patienten sind beispielsweise nicht immer in der Lage oder der Position, sich derartig in den Behandlungsprozess einzubringen, dass sich dies positiv auf den Behandlungserfolg auswirkt (Street et al. 2005; Cegala et al. 2007; Gallan et al. 2013). Verschweigt ein Patient beispielsweise wichtige Vorerkrankungen, da er sich über den Zusammenhang zur akuten Erkrankung nicht bewusst ist, kann das in der Behandlung zu Komplikationen führen. Der unwissende Kunde kann dadurch für den Dienstleister ein gewisses Risiko im Dienstleistungsprozess darstellen. Da der Kunde auch nach Inanspruchnahme der Dienstleistung meist nicht in der Lage ist, die tatsächliche Qualität der Dienstleistung zu beurteilen, sondern lediglich den Prozess an sich bewertet und auch hierbei Unsicherheiten bleiben (Morgan und Rao 2006), ist Kundenzufriedenheit schwerer zu erzielen als bei neutralen Dienstleistungen. Bei neutralen Dienstleistungen kann im Gegensatz zu unerwünschten, einmalig wahrgenommenen Dienstleistungen die Erwartungshaltung konkret durch vorhergehende Erlebnisse gebildet werden. Bei neutralen Dienstleistungen kann die tatsächliche Erfahrung im Vergleich zu der Erwartung zu einer positiven Beurteilung der Servicequalität und dadurch zu Kundenzufriedenheit beziehungsweise zu Unzufriedenheit führen, wenn die Erwartungen enttäuscht werden (Parasuraman et al. 1985, 1988; Oliver 2010). Bei unerwünschten Dienstleistungen liegen meistens keine vorhergehenden Erlebnisse vor, daher müssen die Erwartungen anhand anderer Faktoren gebildet werden. Etwaige Einflussfaktoren im Kontext negativer Dienstleistungen wurden in der Forschung bislang nicht untersucht.

Denkbar wären beispielsweise Einflüsse durch das Image, das aus den Berichten anderer Kunden oder durch Werbemaßnahmen der Unternehmen gebildet werden kann (Andreassen und Lindestad 2016; Mazaheri et al. 2011). Da sich der Kunde im Vorfeld jedoch nicht mit der Dienstleistung auseinandersetzt (Morgan und Rao 2006), ist es auch denkbar, dass Kunden diese Einflüsse ausblenden, wodurch eine Erwartungsbildung und somit die Bewertung der Servicequalität zusätzlich erschwert wird.

Die Ausführungen machen deutlich, dass die Unwissenheit des Kunden für das Unternehmen ein zentrales Problem darstellt, da die Erzielung von Kundenzufriedenheit erschwert wird. Auch kundenseitig entstehen die gravierendsten Probleme während der Dienstleistung durch die eigene Unwissenheit, da der Kunde nur wenig Kontrolle über den Prozess hat. Die dadurch ausgelöste Unsicherheit, Angst, mangelndes Vertrauen und andere Sorgen führen zu Stress, der durch das vorangegangene negative Ereignis noch verstärkt wird (Miller et al. 2008; Miller et al. 2009; Singh und Duque 2012; Morgan und Rao 2006).

Die dargestellten Probleme treten in ihrer extremsten Form bei originär negativen Dienstleistungen auf, da dabei alle Probleme für alle Kunden und somit auch für den Anbieter auftreten. Bei Dienstleistungen, die nicht für jeden negativ sind, lässt sich beispielsweise die Nachfrage besser prognostizieren da durch Kunden, für die die Dienstleistung neutral ist, eine konstante Nachfrage besteht. Alle nachfolgenden Ausführungen betreffen daher vorwiegend originäre negative Dienstleistungen. Bei subjektiv negativen Dienstleistungen können jedoch andere Probleme entstehen. So müssen Kunden, die die Dienstleistung als negativ empfinden zuerst identifiziert werden, um auf die jeweiligen besonderen Bedürfnisse und Ängste eingehen zu können. Zudem müssen entsprechende (noch zu identifizierende) Maßnahmen möglicherweise für eine sehr kleine Zielgruppe vorgehalten werden, was Ressourcen des Dienstleisters binden kann.

4.2 Customer Engagement als interaktionsbezogener Erfolgsfaktor negativer Dienstleistungen

Als Ansatz, Kunden mehr Kontrolle über den Dienstleistungsprozess zu ermöglichen, wird im Folgenden die Integration des Kunden in den Prozess näher betrachtet. Folgt man der Service-Dominant Logic, ist der Kunde immer als Co-Produzent an der Wertschöpfung im Dienstleistungsprozess beteiligt (Vargo und Lusch 2004). Doch durch Unwissenheit und körperliche oder psychische Unpässlichkeit des Kunden kann dieses zentrale Merkmal von Dienstleistungen bei negativen Dienstleistungen auf die Mindestmitwirkung beschränkt sein (z.B. allein auf die Anwesenheit des Kunden) (Gallan et al. 2013) oder in hinderlicher Form wirksam werden (z.B. durch Behinderungen der Dienstleistung durch fehlende Informationen) (Spiring 2011). Die Integration des Kunden muss daher aktiv gefördert werden, um den Kunden stärker und vor allem konstruktiv in den Wertschöpfungsprozess zu integrieren und somit die bereits analysierten Probleme zu beheben.

4.2.1 Ansätze der interaktiven Wertschöpfung bei negativen Dienstleistungen

Unter der interaktiven Wertschöpfung wird im Allgemeinen eine freiwillige Kooperation zwischen Kunde und Unternehmen verstanden, die im Extremfall entweder vollständig durch den Kunden oder vollständig durch den Dienstleister initiiert und bestimmt werden kann (Reichwald und Piller 2006; Fließ 2009). Eine Mindestmitwirkung (Anwesenheit) durch den Kunden oder das Unternehmen ist jedoch immer gegeben (Reichwald und Piller 2006; Fließ 2009). Nach Reichwald und Piller (2006) kann die Kooperation zwischen Kunde und Unternehmen auf allen Wertschöpfungsstufen stattfinden. Die möglichen Ergebnisse können dabei von der Neuproduktidee

bis zum Weiterempfehlungsmarketing reichen. Voraussetzung hierfür sind sowohl unternehmens- als auch kundenseitige Kompetenzen, die die Erfüllung der Aufgaben erfordern. Dazu gehört neben kundenseitiger Bereitschaft und entsprechendem Wissen oder Fähigkeiten auch die unternehmensseitige Interaktionskompetenz (Reichwald und Piller 2006). Durch die Kundenintegration findet ein Austausch der Kompetenzen zwischen Unternehmen und Kunde statt. So geht ein Teil des Wissens des Kunden auf das Unternehmen über (Reichwald und Piller 2006) und auch der Kunde kann im Austausch Wissen und Fähigkeiten durch die Interaktion mit dem Unternehmen erlangen.

Hinter unerwünschten Dienstleistungen stehen häufig ganze Service Networks. Nach einem Autounfall muss beispielsweise außer dem Rettungsdienst auch ein Krankenhaus gewählt, ein Abschleppdienst, sowie eine Reparaturwerkstatt ausgesucht und die Versicherung kontaktiert werden (Morgan und Rao 2006). Dadurch steigt zum einen die Anzahl der Ansatzpunkte für eine integrative Wertschöpfung mit vor- oder nachgelagerten Dienstleistern in der Wertschöpfungskette. Zum anderen entsteht durch Wissensdefizite zwischen den Kooperationspartnern Koordinationsaufwand, um die einzelnen Tätigkeiten aufeinander abzustimmen. Werden Informationen durch den Kunden an unterschiedliche Mitarbeitende und Dienstleister weitergegeben, liegt die Herausforderung für alle Dienstleister darin, die Informationen innerhalb des Netzwerks weiterzugeben, um eine optimale Versorgung des Kunden zu gewährleisten. Koordinationsaufwand entsteht demzufolge durch unterschiedliche Bearbeiter innerhalb des Unternehmens, Dienstleister und Kooperationspartner auf anderen Stufen des Wertschöpfungsprozesses sowie die kooperierenden Kunden (Fließ 2009).

Die Herausforderung der interaktiven Wertschöpfung bei negativen Dienstleistungen liegt für das Unternehmen insbesondere in der Unwissenheit des Kunden. Da wenig spezifisches Wissen auf Seiten der Kunden vorhanden ist, ist es notwendig, dass das Unternehmen die Kunden auf Ihre Interaktionsmöglichkeiten hinweist oder den Zugang erleichtert. So kann die Versicherung für den Fall eines Autounfalls, der ohne Personenschäden verläuft, die Interaktion mit dem Kunden verbessern, indem sie eine Checkliste für Unfälle zur Verfügung stellt. Die Versicherung erhält somit schnell die Informationen die benötigt werden und der Kunde kann direkt weitere Vertragspartner der Versicherung, beispielsweise für den Abtransport des PKW, kontaktieren. Zusätzlich kann dies die Unsicherheit des Kunden, die durch seine Unwissenheit über folgende Prozesse entsteht, verringern. Kundenintegration bei negativen Dienstleistungen kann demzufolge bedeuten, das vorhandene Wissen der Kunden zu

aktivieren. Darüber hinaus muss die Koordination zwischen allen beteiligten Dienstleistern optimal verlaufen, um das gesamte Wissen, das innerhalb des Dienstleistungsprozesses offengelegt und erzeugt wird, effizient nutzen zu können.

Im Folgenden soll erörtert werden, wie Erfolg bei unerwünschten Dienstleistungen erzielt werden kann. Ein möglicher Ansatz dafür ist das Konzept des Customer Engagement. Durch die Anwendung des Konstruktes auf unerwünschte Dienstleistungen sollen die möglichen Erfolgsfaktoren aufgezeigt werden sowie Ansatzpunkte analysiert werden, wie diese erreicht werden können.

4.2.2 Erfolgswirkung des Customer Engagements bei negativen Dienstleistungen

Bevor mögliche Erfolgsfaktoren unerwünschter Dienstleistungen identifiziert werden können, muss in einem ersten Schritt festgelegt werden, was Erfolg bei negativen Dienstleistungen bedeutet. Dabei sind besonders kundenbezogene Erfolgsgrößen relevant, die aufgrund von Kundenzufriedenheit entstehen, welche durch Auflösung der bereits erläuterten zentralen Probleme für Anbieter und Nachfrager entstehen. Kundenbezogene Erfolgsgrößen können in Verhaltensabsicht und tatsächliches Verhalten unterschieden werden (Luo und Homburg 2007). Die Verhaltensabsichten zeigen sich durch Commitment der Kunden zum Unternehmen, Wiederkaufabsichten und Zahlungsbereitschaft (Luo und Homburg 2007). Commitment bezeichnet ein explizites oder implizites Versprechen, die Beziehung zwischen Kunde und Unternehmen fortzuführen (Dwyer et al. 1987; Hansen et al. 2003; Gustafsson et al. 2005). Es wurde bereits darauf hingewiesen, dass eine wiederholte Nutzung des Dienstleistungsangebotes bei negativen Dienstleistungen kundenseitig nicht erwünscht ist. Daher ist nicht zu erwarten, dass zwischen Dienstleister und Kunde eine fortbestehende Beziehung angestrebt oder eingegangen werden soll. Commitment ist demzufolge ebenso wie Wiederkaufabsicht als nachrangige Erfolgsgröße anzusehen. Da der Kunde häufig – und im Speziellen bei originären negativen Dienstleistungen – nicht die Wahl zwischen unterschiedlichen Dienstleistern hat, wenig Zeit bleibt, Angebote zu vergleichen und dies im Vorfeld nicht getan wird, ist davon auszugehen, dass auch die Zahlungsbereitschaft eine eher nachrangige Erfolgsgröße bei negativen Dienstleistungen darstellt. Kundenbezogene Erfolgsgrößen, die sich in tatsächlichem Verhalten manifestieren, sind Loyalität und Wiederkaufverhalten, Word of Mouth und Beschwerdeverhalten sowie Kundenabwanderung (Luo und Homburg 2007). Für Wiederkaufverhalten und Kundenabwanderung gelten die gleichen Annahmen, die bereits für die Verhaltensabsichten getroffen wurden. Ebenso für Loyalität, die nach Oliver (2010) definiert wird als langfristiges Commitment einer Marke oder einem Unternehmen gegenüber, das immer wieder zu Konsum führt. Sofern sich Notfälle und unerwünschte Situationen nicht beständig wiederholen, sollte auch Loyalität

gegenüber Anbietern unerwünschter Dienstleistungen nachrangig als Erfolgsgröße betrachtet werden.

Als letzte verbleibende kundenseitige Erfolgsgröße wird Word of Mouth (WOM) genannt (Luo und Homburg 2007). WOM bezeichnet die positive, negative oder neutrale informelle Kommunikation zwischen Privatpersonen über die Bewertung von Dienstleistungen, Gütern oder Marken (Anderson 1998). Dabei versteht man unter positivem WOM unter anderem jegliche freundliche oder lebhaft erzählte Erfahrung über ein Erlebnis, sei es persönlich in einem Gespräch oder online in Foren oder auf Blogs. Zu negativem WOM zählt man beispielsweise negative Gerüchte oder Beschwerden (an andere Personen gerichtet) (Anderson 1998). Durch WOM ist der Anbieter im Bewusstsein der Neukunden (Luo und Homburg 2007), denen in schwierigen Situationen möglicherweise die Zeit fehlt, den Dienstleister nach rationalen Aspekten auszuwählen (Morgan und Rao 2005). Für Anbieter originär unerwünschter Dienstleistungen ist die schwer prognostizierbare Nachfrage ein zentrales Problem (Morgan und Rao 2005). Das zugrundeliegende Problem, dass Kunden sich meist vor Inanspruchnahme der unerwünschten Dienstleistung nicht mit potentiellen Anbietern beschäftigen (möchten oder können) (Morgan und Rao 2005), kann durch positives WOM behoben werden. Studien zeigen, dass WOM einen stärkeren und langanhaltenderen Effekt in der Neukundengewinnung hat als traditionelle Marketingmaßnahmen (Trusov et al. 2009).

WOM kann somit als zentrale Erfolgsgröße unerwünschter Dienstleistungen betrachtet werden. Als Auslöser von WOM sind diverse Einflussfaktoren wie Kundenzufriedenheit, Loyalität, Qualität, Commitment, Vertrauen und wahrgenommener Kundennutzen bekannt (z.B. Matos und Rossi 2008). Bei unerwünschten Dienstleistungen sind von den genannten (aus den vormals diskutierten Gründen) besonders die Einflussfaktoren Kundenzufriedenheit und Qualität beziehungsweise wahrgenommener Kundennutzen relevant. Beides lässt sich anhand noch zu erläuternder Faktoren auch bei unerwünschten Dienstleistungen erzielen.

WOM lässt sich in das übergeordnete Konstrukt des Customer Engagements einordnen. In der Literatur finden sich vielfältige Definitionsansätze für Customer Engagement. Patterson et al. (2006) definieren Customer Engagement als „physical, cognitive and emotional presence“ eines Kunden in der Beziehung zum Dienstleister (Brodie et al. 2011). Bowden (2009) sieht in dem Konstrukt Customer Engagement eine Ähnlichkeit zu Kundenloyalität und konzeptualisiert Customer Engagement als psychischen Prozess, der aus neuen Kunden loyale Kunden und aus bestehenden Kunden Wiederkäufer macht. van Doorn et al. (2010) definieren Customer Engagement Behavior als das Verhalten eines Kunden gegenüber einem Unternehmen, das

aus eigenem Antrieb und Motivation des Kunden heraus, über sein reines Kaufverhalten hinausgeht. Es handelt sich demnach um eine motivationsgetriebene Einstellung gegenüber einer Marke oder einem Unternehmen, aus der heraus ein konkretes Verhalten resultiert, das neben dem Unternehmen auf unterschiedlichste Gruppen wie andere Kunden, Zulieferer und Mitarbeitende abzielt. Dabei kann das konkrete Verhalten sowohl positiv als auch negativ ausfallen. Verhaltensbezogene Konsequenzen von Customer Engagement können Co-Creation (i.S.v. Lusch und Vargo 2006) sowie Exit- und Voice-Verhalten (i.S.v. Hirschman 1970) sein. Konkrete Ausprägungen von Customer Engagement sind unter anderem Bloggen, Ideengenerierung, Kollaboration in der Leistungserstellung und WOM (van Doorn et al. 2010). Bei möglichen Einstellungs determinanten des Customer Engagement Behavior unterscheiden van Doorn et al. (2010) zwischen Einflüssen durch das Unternehmen, den Kunden und diverse Kontextfaktoren. Kundenseitig werden Zufriedenheit, Vertrauen, Commitment, Identität (des Kunden), Konsumziele, Ressourcen (beispielsweise Zeit, Geld) und Kundenkosten/-nutzen angeführt. Im Vergleich zu der Definition von Bowden (2009) wird Commitment bei van Doorn et al. (2010) als Einflussfaktor statt als Folge von Customer Engagement gesehen. Zur Identität des Kunden werden neben Charakteristika (beispielsweise starke Selbstaufwertung, starker Gemeinschaftssinn) auch Emotionen gezählt, die der Kunde im Laufe des Leistungsprozesses entwickelt. Dabei können sich besonders positive oder negative Erlebnisse in Extremsituationen entscheidend auf Customer Engagement Behavior auswirken (van Doorn et al. 2010), was bei unerwünschten Dienstleistungen, die geprägt sind von starken Emotionen, verstärkt zutreffen kann. Unternehmensseitige Einflüsse entstehen unter anderem durch Reputation, Größe des Unternehmens, Informationspolitik und die Branche. Ein großes Unternehmen mit entsprechend weitreichendem Image sorgt beispielsweise bei Fehlern für mehr Aufmerksamkeit, was zu entsprechendem Customer Engagement wie kritischen Blog Beiträgen führt. Ebenso haben Unternehmen mit einer starken Marke oder einer guten Reputation häufig ein hohes Kundencommitment. Die stabile Beziehung zwischen Unternehmen und Kunde führt zu mehr Austausch zwischen Kunde und Unternehmen, was ein höheres Customer Engagement bewirkt (van Doorn et al. 2010). Als Kontextfaktoren werden u.a. politische, ökologische und soziale Einflüsse angeführt, wie beispielsweise die hohe Spendenbereitschaft bei Naturkatastrophen oder Customer Engagement, das ausgelöst wird durch hohe mediale Aufmerksamkeit gegenüber einer Marke oder einem Unternehmen (van Doorn et al. 2010). Die genannten Einflüsse begünstigen oder behindern Customer Engagement Behavior, das sich wiederum auf das Unternehmen und die Kunden auswirkt. So kann sich Customer Engagement beispielsweise durch Neukundengewinnung ausgelöst

von positivem WOM positiv auf die finanzielle Situation und die Reputation eines Unternehmens auswirken. Zudem sind Einflüsse auf die Entwicklung neuer Produkte oder Gewinnung neuer Mitarbeitender denkbar. Kundenseitige Auswirkungen von Customer Engagement Behavior können durch eine positive oder negative Darstellung beispielsweise in Blogs oder persönlichen Gesprächen die Wahrnehmung, die Einstellung und die emotionale Verfassung der Kunden betreffen (van Doorn et al. 2010). Ausgelöst von Customer Engagement sind Verbesserungen interner Abläufe oder von Produkten denkbar, wovon neben bereits existierenden Kunden auch andere Kunden oder andere Unternehmen profitieren. Auch die ökonomische sowie soziale Wohlfahrt und gesetzliche Regelungen können von den, durch Customer Engagement Behavior angestoßenen Veränderungen, profitieren (van Doorn et al. 2010).

Wie bereits erläutert ist bei einmalig genutzten, unerwünschten Dienstleistungen davon auszugehen, dass Commitment und Loyalität, sowohl aus Kunden- als auch aus Unternehmenssicht, von nachrangiger Bedeutung sind. Im Gegensatz dazu ist es von hoher Bedeutung Ansatzpunkte herauszuarbeiten, die die positive Einstellung gegenüber einem Unternehmen steigern und sich letztlich in positivem WOM ausdrücken. Im Folgenden wird daher vornehmlich der Definition von van Doorn et al. (2010) gefolgt, um Ansatzpunkte zu identifizieren, wie der Erfolg unerwünschter Dienstleistungen gesteigert werden kann.

4.2.3 Ansatzpunkte des Customer Engagements im Rahmen negativer Dienstleistungen

Da durch die Notsituation keine Zeit für eine ausführliche Recherche bleibt, wird die Entscheidung für einen Dienstleister meist sehr situativ (z.B. wird der geografisch nächste Anbieter gewählt oder jener, der am schnellsten verfügbar ist) und oftmals auf der Basis von Empfehlungen getroffen (Morgan und Rao 2006). Wenn sich der Kunde in einer zeitkritischen Situation befindet, entscheidet er sich eher für einen Anbieter, der ihm beispielsweise aus positiven Erzählungen (WOM) bekannt ist, als für einen unbekannten Dienstleister (Morgan und Rao 2006). Um als Anbieter negativer Dienstleistungen erfolgreich zu sein, muss folglich an den Einflussfaktoren des WOM – hier im Besonderen der Kundenzufriedenheit (Luo und Homburg 2007) – angesetzt werden.

Unter Kundenzufriedenheit ist generell die Resonanz des Kunden auf die Erfüllung einer Leistung zu verstehen. Dabei handelt es sich um die Beurteilung der Leistung im Vergleich zu der erwarteten Leistung. Diese kann sowohl zu einem angemessenen Level erfüllt sein oder dieses Level über- oder untertreffen, was entsprechend zu Zufriedenheit oder Unzufriedenheit führt (Oliver 2010). Kundenzufriedenheit kann, gerade bei negativen Dienstleistungen, auch durch die Rückkehr in einen Normalzustand ausgelöst werden, beispielsweise durch die Behebung von emotionalen

Problemen im Kontext der Leistungsanspruchnahme (Oliver 2010). Singh und Duque (2012) konnten bei gestressten Kunden von Polizeidienstleistungen eine geringere Zufriedenheit messen als bei Kunden in neutraler emotionaler Verfassung nach Inanspruchnahme einer negativen Polizeidienstleistung. Da die Beurteilung der Leistungserfüllung anhand sachlicher Kriterien aufgrund des begrenzten Wissens und der mangelnden Erfahrung für Kunden negativer Dienstleistungen erschwert ist (Morgan und Rao 2006), kann Kundenzufriedenheit hauptsächlich erreicht werden, wenn negative Emotionen und Stress während und vor der Dienstleistung verringert werden, um den Kunden eine möglichst angenehme Leistungserfüllung zu gewährleisten. Als Einflussfaktor hierfür konnte bislang Hilfsbereitschaft identifiziert werden (Singh und Duque 2012). Auch der Glaube an eine hohe Dienstleistungsqualität führt bei negativen Dienstleistungen zu einem Anstieg der Kundenzufriedenheit. Allerdings nur dann, wenn durch diese die Unsicherheit auf Seiten der Kunden abgebaut wird und keine neue Unsicherheit erzeugt wird (Miller et al. 2009).

Auf Kundenseite muss zur Erzielung von Kundenzufriedenheit vorerst der durch unterschiedliche negative Emotionen ausgelöste Stress behoben werden (Miller et al. 2008; Miller et al. 2009; Singh und Duque 2012; Morgan und Rao 2006). Es ist zu erwarten, dass mit zunehmendem positivem Einfluss des Unternehmens auf die Emotionen seiner Kunden die Integrationsbereitschaft der Kunden zunimmt. Positive Emotionen und eine bessere Integration des Kunden in den Dienstleistungsprozess verbessern im Zirkelschluss wiederum dessen Wahrnehmung und die Zufriedenheit mit der Dienstleistung (Gallan et al. 2013), was sich in positivem WOM äußern kann. Nach Lazarus (1991) lassen sich vier Arten von Emotionen unterscheiden. Emotionen, die durch Schaden, Verlust oder Gefahr ausgelöst werden, werden als negative Emotionen zusammengefasst. In dieser Kategorie werden die Emotionen Ärger, Sorge, Angst, Schuld, Scham, Traurigkeit, Neid, Eifersucht und Ekel vereint. Positive Emotionen werden im Gegensatz dazu durch die Erreichung eines Ziels oder einen entsprechenden Vorstoß ausgelöst. Dazu gehören Freude, Glück, Stolz, Dankbarkeit und Liebe. Die Zuordnung zu den beiden Kategorien erfolgt anhand des Auslösers der Emotion. Darüber hinaus gibt es eine Kategorie für Grenzfälle, deren Auslöser positiv und negativ sein können (Hoffnung, Zufriedenheit, Erleichterung, Mitgefühl) sowie „Nonemotions“, die trotz ihrer emotionalen Aspekte nicht zu den Emotionen zählen (z.B. Depression, Nervosität, Überraschung) (Lazarus 1991). Entsprechend dieser Definition sind die Emotionen, die im Kontext negativer Dienstleistungen entstehen, vorwiegend negativ, da der Auslöser der Emotionen (Schmerzen/Schäden) negativ ist. Da sich der negative Auslöser der Emotionen bei unerwünschten Dienstleistungen nicht ändern lässt, gilt es andere Ansatzpunkte zu finden, um Einfluss auf die emotionale Situation des Kunden zu erlangen.

Es konnte gezeigt werden, dass sowohl Stress als auch negative Emotionen durch die Unterstützung von Coping-Strategien des Kunden durch den Dienstleister verringert werden können (Miller et al. 2008). Coping ist die Art, wie eine Person auf Emotionen und Stress reagiert und diesen bewältigt. Coping dient zum einen der Regulierung von Emotionen und zum anderen werden durch Coping neue Emotionen ausgelöst (Lazarus 1991). Durch die Unterstützung des individuellen Copings des Kunden kann diesem eine Kontrolle über den Dienstleistungsprozess ermöglicht werden, damit Stress und negative Emotionen, ausgelöst durch das vorhergehende negative Ereignis, nicht auf die Wahrnehmung der Dienstleistung übergreifen, sodass diese letztlich positiv wahrgenommen wird.

Lazarus (1991) unterscheidet zwei grundlegende Coping-Mechanismen, wovon jeder Mensch einen bevorzugt, jedoch fallspezifisch neu entscheidet, welcher angewandt wird (Lazarus 1991; Carver et al. 1989): Problem Focused Coping bezieht sich auf den Umweltzustand, durch den die Emotion ausgelöst wird und versucht diese durch aktives Handeln zu verändern. Emotion Focused Coping bezieht sich auf die Emotion selbst und versucht diese, beispielsweise durch Vermeidung oder Verleugnung des Auslösers, zu verändern (Lazarus 1991). Im Kontext von Service Failure hat sich gezeigt, dass mit zunehmender Schwere des Dienstleistungsfehlers Emotion Focused Coping abnimmt, während Problem Focused Coping-Mechanismen, die das Problem direkt ändern, verstärkt eingesetzt werden (Gabbott et al. 2011). Bei negativen Dienstleistungen ist anzunehmen, dass das Verhältnis umgekehrt dazu ist, da Emotion Focused Coping gehäuft dann zum Einsatz kommt, wenn Menschen glauben, eine Situation muss durchgestanden werden (Folkman und Lazarus 1980; Carver et al. 1989). Zwischen Problem Focused Coping und Kundenzufriedenheit konnte in bisherigen Studien kein signifikanter Zusammenhang gefunden werden. Emotion Focused Coping hat dagegen einen starken positiven Einfluss auf die Zufriedenheit des Kunden (Gabbott et al. 2011). Durch die neuerzeugte, positivere Haltung gegenüber der Dienstleistung ist auch ein ausgeprägteres Customer Engagement Behavior zu erwarten, da sich die allgemeine Einstellung des Kunden gegenüber der Dienstleistung verbessert. Dies kann sich zum einen bereits während des Dienstleistungsprozesses positiv auswirken und zum anderen auch zu positivem WOM nach der Leistungserstellung führen. Aufgrund der festgestellten Wirkung auf die Kundenzufriedenheit lässt sich festhalten, dass Anbieter unerwünschter Dienstleistungen verstärkt Emotion Focused Coping unterstützen sollten.

Dabei kann an fünf Dimensionen des Emotion Focused Coping angesetzt werden: Suche nach emotionaler sozialer Unterstützung, positive Umdeutung der Situation, Akzeptanz, Verleugnung und sich an eine religiöse Überzeugung halten (Carver

et al. 1989). Dabei scheinen vor allem die drei zuerst genannten Punkte im vorliegenden Kontext als konkrete Ansatzpunkte nützlich zu sein. Dienstleister können zum einen emotionale und soziale Unterstützung bieten, indem sie ihre Mitarbeitenden entsprechend ausbilden, um auf die Kunden einzugehen. Zum anderen kann der Dienstleister den Kunden die Möglichkeit bieten, sich durch nahestehende Personen während des Prozesses begleiten zu lassen. Ist dies nicht möglich, kann auch durch eine entsprechende Begleitung des Mitarbeitenden die positive Umdeutung der Situation durch den Kunden unterstützt werden. Alternativ kann Material zur Verfügung gestellt werden, das die positiven Aspekte verdeutlicht, wie Hinweise auf anschließende Schmerzfreiheit nach medizinischen Eingriffen. Eine bereits untersuchte Möglichkeit, um Emotion Focused Coping zu unterstützen, sind längere Wartezeiten, die Kunden ausreichend Zeit geben, sich mit der unangenehmen Situation auseinanderzusetzen und diese zu akzeptieren (Miller et al. 2008). Dies kann sich jedoch bei den nicht originär negativen Dienstleistungen als problematisch erweisen, da längere Wartezeiten bei Kunden, die die Dienstleistung als neutral (oder sogar positiv) einordnen, als Stressor und damit kontraproduktiv wirken (Miller et al. 2008).

Auch für Personen, die Problem Focused Coping zur Bewältigung von Stresssituationen einsetzen, können die Anbieter negativer Dienstleistungen unterstützende Maßnahmen anbieten. Die fünf Dimensionen eines Problem Focused Copings sind aktives Coping (konkrete Schritte, um die Situation zu beseitigen oder zu verhindern), Planung, Unterdrückung konkurrierender Situationen (Konzentration auf die stresserzeugende Situation), beherrschtes Coping (Warten auf den richtigen Moment) sowie die Suche nach instrumenteller sozialer Unterstützung (Rat, Hilfe oder Informationen suchen) (Carver et al. 1989). Eingegriffen werden kann dabei in das aktive Coping, in dem Gelegenheiten geschaffen werden, in denen sich der Kunde konkret an der Dienstleistung beteiligen kann. Auch durch instrumentelle Unterstützung, wie die Bereitstellung von Informationen oder beratenden Personen, kann Problem Focused Coping bei negativen Dienstleistungen unterstützt werden. Insgesamt empfiehlt sich jedoch eine stärkere Fokussierung auf Emotion Focused Coping, da zum einen anzunehmen ist, dass dies bei unerwünschten Dienstleistungen häufiger eingesetzt wird (die Situation muss durchgestanden werden) und zum anderen der Dienstleister im Hinblick auf Kundenzufriedenheit sowie positives WOM ein verstärktes Interesse daran haben sollte, dass die negative emotionale Verfassung des Kunden verändert wird.

Folgt man den identifizierten Einflussfaktoren des Customer Engagement Behavior nach van Doorn et al. (2010), wirken neben Kundenzufriedenheit auch kundenseitige Ressourcen und individuelle Kosten und Nutzen auf das Customer Engagement Behavior.

Ressourcen werden nach Hobfoll (1989) in die vier Kategorien Objektressourcen, Verhältnisse und Stellungen, persönliche Charakteristika und Energieressourcen unterteilt. Objektressourcen sind wertvoll aufgrund ihrer physischen Beschaffenheit oder dem sozialen Status, der durch ihren Wert ausgedrückt werden soll. Beispielsweise ist ein Auto wertvoll, da Mobilität gesichert wird. Ein Sportwagen verleiht dem Fahrer darüber hinaus Status. Verhältnisse oder Stellungen sind Ressourcen, die durch die Ausprägung, in der sie angestrebt werden, wertvoll sind. Darunter fallen persönliche Verhältnisse wie die Ehe und berufliche Stellungen wie eine Führungsposition. Persönliche Charakteristika sind ebenfalls wichtig als Ressourcen zur Stressvermeidung. Entsprechend der persönlichen Charakteristika reagiert eine Person auf Bedrohungen aus der Umwelt und entwickelt dadurch ein Ausmaß an Stress. Energieressourcen sind aufgrund ihrer Eigenschaft, dass durch Energien andere Ressourcen vermehrt oder erlangt werden können, wichtig. Typische Energieressourcen sind Zeit, Geld und Wissen. Als weitere Ressource, die in keine der bisherigen vier Kategorien fällt, wird sozialer Rückhalt genannt. Dadurch können andere Ressourcen erhalten oder der Zugang erleichtert werden, aber es hat keine negativen Konsequenzen (Stress), wenn diese Ressource fehlt (Hobfoll 1989). Von den genannten Ressourcen sind im Kontext der unerwünschten Dienstleistungen besonders persönliche Charakteristika, Energieressourcen sowie sozialer Rückhalt relevant. Die persönlichen Charakteristika sind, wie bereits beschrieben, entscheidend im Umgang mit Stresssituationen und können somit dazu beitragen, wie ein Kunde die unerwünschte Dienstleistung wahrnimmt und sich im Prozess verhält (Hobfoll 1989). Durch sozialen Rückhalt können besonders die Vorgänge in Bezug auf Emotion Focused Coping unterstützt und verbessert werden (Carver et al. 1989). Energieressourcen sind relevant, da sie die anderen vorhandenen Ressourcen stärken und vermehren können. Es fehlt den Kunden jedoch mit Wissen an einer wichtigen Energieressource, wodurch unter anderem die Dienstleistung besser bewertet werden kann (Hobfoll 1989). Die Ausstattung des Kunden mit dieser Ressource kann demzufolge ein weiterer Ansatz zur Steigerung des Customer Engagement Behavior bei unerwünschten Dienstleistungen sein.

Abgesehen von fehlendem (Fach-)Wissen des Kunden über den Prozess und die Durchführung unerwünschter Dienstleistungen, verfügt dieser dennoch über grundlegendes Wissen, durch das er sich in den Prozess einbringen kann und das er leicht mit dem Anbieter teilen kann. Dazu gehören beispielsweise Informationen über die aktuelle Situation des Kunden, Ziele und Folgen, die sich der Kunde wünscht, sowie Meinungen über spezifisches Vorgehen oder möglicherweise auch über Wissen über bestehende Alternativen (Cegala et al. 2007; Gallan et al. 2013). Durch das fehlende Fachwissen oder mangelnde Erfahrung sind sich Kunden in unerwünschten

Situationen jedoch nicht immer darüber im Klaren, welche Informationen wichtig sind bzw. mit welchem Wissen sie sich in den Prozess einbringen können. Durch den hohen Anteil an Spezialwissen, das für die Behandlung von Patienten oder für die Reparatur von Maschinen notwendig ist, kann der Kunde die Situation nicht bewerten und entscheiden, wie er sich in den Prozess einbringen kann. Hinzu kommen Angst und Unsicherheit sowie in einigen Fällen ein erhöhtes Risiko für den Kunden, die die Motivation zur Integration reduzieren können. Die Herausforderung für den Anbieter ist es also in einem ersten Schritt, dem Kunden die Bedeutung seines Wissens für die Dienstleistungserstellung zu verdeutlichen, damit eine erste Hemmschwelle der Integration überwunden werden kann. In einem weiteren Schritt können dann Informationen über den Prozess mit dem Kunden ausgetauscht werden, wodurch der Kunde zusätzlich in seinem Problem Focused Coping unterstützt werden kann. Ergebnisse aus der medizinischen Forschung besagen zudem, dass ein Arzt bereit ist, mehr Informationen an den Patienten weiterzugeben, wenn sich dieser stärker in die Behandlung einbringt (Cegala et al. 2007). Übertragen auf den vorliegenden Kontext bedeutet dies, dass durch die kundenseitige Bereitstellung von Informationen ein Multiplikatoreffekt ausgelöst wird: Je informierter der Kunde, desto stärker bringt er sich in den Prozess ein, desto mehr Informationen erhält er durch den Dienstleister, was wiederum seine Integrationsbereitschaft erhöhen kann.

Neben Kundenzufriedenheit und den vorhandenen Ressourcen auf Seiten des Kunden ist als weiterer Einflussfaktor des Customer Engagement Behavior bei negativen Dienstleistungen die wahrgenommene Servicequalität und der dadurch empfundene Nutzen zu betrachten. Dies stellt sich insoweit schwieriger dar, als bei positiven und neutralen Dienstleistungen, da die Kunden die tatsächliche Servicequalität durch mangelndes Wissen nicht vollständig beurteilen können. Ergebnisse aus Studien im Gesundheitswesen zeigen, dass die Dienstleistungsqualität für medizinische Angebote auf vier Ebenen bewertet werden: persönliche/zwischenmenschliche Qualität, technische Qualität, Qualität des Umfeldes und Qualität der Verwaltung (Dagger et al. 2007). Bei unerwünschten Dienstleistungen, wie beispielsweise medizinischen Dienstleistungen, lassen sich alle Dimensionen bis auf die technische Qualität durch den Kunden bewerten, da kein Vorwissen dazu notwendig ist. Die Ergebnisse von Dagger et al. (2007) stützen die Annahmen von van Doorn et al. (2010), dass die wahrgenommene Qualität einen positiven Einfluss auf die Integrationsabsicht des Kunden im Dienstleistungsprozess hat. Demzufolge kann ein Ansatzpunkt in der Verbesserung dieser Qualitätsaspekte gesehen werden. Um auch die technische Qualität für Patienten beurteilbar zu machen, schlagen Dagger et al. (2007) vor, Informationen über den aktuellen Behandlungsprozess, weitere Behandlungsoptionen und den Heilungsprozess bereit zu stellen. Darüber hinaus wird auch die Bereitstellung

von Informationen über die Ausbildung des Personals, deren Fortbildungen und Publikationen vorgeschlagen. Dies entspricht der in diesem Beitrag vorgeschlagenen Vorgehensweise zur Unterstützung des Copings und kann daher aus dem medizinischen Kontext auf den Kontext unerwünschter Dienstleistungen übertragen werden. Eine zusammenfassende Übersicht über die Ansatzpunkte des Customer Engagements bei unerwünschten Dienstleistungen bietet Abbildung 6.



Abbildung 6: Ansatzpunkte des Erfolgs unerwünschter Dienstleistungen

4.3 Zusammenfassung und Ausblick

Aufbauend auf der bisher sehr überschaubaren Forschungsarbeit zu negativen Dienstleistungen war es ein Ziel dieses Beitrags, eine fundierte Definition und Arbeitsgrundlage zu erstellen, auf der weitere Forschungsarbeit aufgebaut werden kann. Dies erfolgte anhand einer klaren Abgrenzung positiver, neutraler und negativer Dienstleistungen. Die aufgezeigten Merkmale der Differenzierung erleichtern eine Einordnung in die jeweilige Kategorie. Darüber hinaus wurde durch die Entwicklung einer Typologie für negative Dienstleistungen deutlich, dass nicht alle negativen Dienstleistungen gleich sind und eine Spezifizierung der jeweiligen Typen wird möglich (Abbildung 5).

Ein weiteres Ziel war es, unter dem Gesichtspunkt der interaktiven Wertschöpfung Erfolgsfaktoren für negative Dienstleistungen aufzudecken. Die anfangs gestellten Untersuchungsfragen können nunmehr wie folgt beantwortet werden:

- Das Customer Engagement Behavior Word of Mouth konnte als zentrale kundenbezogene Erfolgsgröße bei unerwünschten Dienstleistungen identifiziert werden, die insbesondere zur Neukundengewinnung beiträgt. Als besonders relevante Einflussfaktoren für die Entstehung von WOM bei unerwünschten Dienstleistungen stellten sich Kundenzufriedenheit und wahrgenommene Servicequalität beziehungsweise Nutzen für den Kunden heraus.

- Zur Förderung positiven Word of Mouth konnten Stress, Emotionen und Wissen als Ansatzpunkte identifiziert werden.
- Um die Kundenzufriedenheit zu erhöhen, sollten negative Emotionen der Kunden sowie der wahrgenommene Stress reduziert werden. Dies kann hauptsächlich durch die Unterstützung von Emotion Focused Coping Strategien erzielt werden. Denkbare Ansatzpunkte sind beispielsweise die emotionale soziale Unterstützung der Kunden, was gestützt wird durch die Ressourcentheorie nach Hobfoll (1989). Auch Ansatzpunkte zur Förderung von Problem Focused Coping konnten als zielführend identifiziert werden. In diesem Rahmen trägt speziell die Bereitstellung von Informationsmaterial dazu bei, Kundenzufriedenheit sowie die wahrgenommene Servicequalität weiter zu steigern. Da Kunden die Qualität unerwünschter Dienstleistungen nur begrenzt ohne das notwendige Fachwissen beurteilen können, ist die Vermehrung des Wissens der Kunden ein zentraler Ansatzpunkt, ebenso wie Kunden zu verdeutlichen, über welches relevante Wissen sie bereits verfügen.

Zusammenfassend lässt sich sagen, dass die Förderung und Unterstützung von Customer Engagement bei negativer Dienstleistung durch den Anbieter wünschenswert ist und einen wichtigen Erfolgsaspekt unerwünschter Dienstleistungen darstellt. Die mögliche positive Außendarstellung durch Customer Engagement ist besonders zur Neukundengewinnung bei einer Leistung, mit der sich der Kunde nicht aktiv auseinandersetzen möchte, von entscheidender Bedeutung. Auch Kunden profitieren von der unternehmensseitigen Unterstützung von Customer Engagement, wenn für sie dadurch der Ablauf der negativen Dienstleistung angenehmer wird. Weitere Erfolgsgrößen unerwünschter Dienstleistungen sollten darüber hinaus in einem empirischen Forschungsaufbau identifiziert und untersucht werden.

Abschließend ist festzuhalten, dass es eine Vielzahl von Ansatzpunkten für Forschungsbedarf im Bereich der negativen Dienstleistungen gibt, die empirisch sowie konzeptionell aufgearbeitet werden können. Neben einer genaueren empirischen Untersuchung der Ansatzpunkte und Auswirkungen des Customer Engagement lassen auch die allgemeinen Abläufe während der Dienstleistungserstellung noch viele Fragen offen. So lässt sich unter anderem hinterfragen, welche Strategien sich eignen, um das Coping der Kunden zu unterstützen. Bei allen zukünftigen Forschungsarbeiten im Kontext empfiehlt es sich, eine sorgfältige Recherche möglicher Zusammenhänge und Einflussfaktoren vorzunehmen, die über bestehende Muster aus der Dienstleistungsforschung hinausgeht. Denn eines hat die bisherige Forschungsarbeit

gezeigt: Negative Dienstleistungen sind in vielen Punkten aus Kunden- und Anbieter-sicht nicht mit neutralen oder positiven Dienstleistungen vergleichbar.

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5. Discussion

5.1 General Discussion

This thesis complements existing knowledge by acknowledging the existence of negative emotions within the service experience. Accordingly, it contributes to service research in five primary ways.

First, the results presented above shed light on the social aspect of employee-customer interactions in a surprisingly unfavorable way. The results reveal that when a customer does not like the employee he or she is interacting with, social support from that employee increases CPS. Likewise, employees' performance feedback increases the effect of CPS on avoidance behavior. These findings contribute to previous research on customer-employee interactions. Following the results of the two empirical papers in this thesis, social aversion (e.g., dislike) and other discrepancies seem to have an important, even vital, impact on the relationship between customer and service employee, yet previous research primarily emphasizes the positive aspects of customer-employee interactions, such as the positive effect of empathy on customer satisfaction, commercial friendships enhancing service loyalty, and positive word-of-mouth (Wieseke et al. 2012; Price and Arnould 1999). Even research on the theory of emotional contagion focuses mostly on positive contagion effects (e.g., Pugh 2001). Noteworthy exceptions to this trend have highlighted the negative contagion effects of customer anger on service employees (Dallimore et al. 2016) and negative exchange spirals regarding customer satisfaction and employee well-being within poor employee-customer interactions (Groth and Grandey 2012). It is presumed that within any close customer-employee interaction there is a bright and a dark side, even in flawless participation interactions. In a participation setting in which the interaction between frontline employee and customer is particularly close, service organizations might face pitfalls when negative emotions occur. One possible explanation is the assumption that a customer in a negative affective state cannot handle further unfamiliar actions, such as proximity from the employee in the case of social support and more information in the case of feedback. In a professional service setting such as financial services, this might appear unfamiliar or even inappropriate, and thus the customer might need coping resources to handle this new outside influence while he or she is simultaneously trying to cope with the arising CPS. Coping resources might not be sufficient to respond to various stressors at the same time, thereby causing the customer even more stress according to stress theory (Lazarus and Folkman 1984).

Second, this thesis expands on research about emotions in customer experience (Yim et al. 2012) and mandatory customer participation (Dong and Sivakumar 2017) in various ways. The research presented above considers the emergence of

negative emotions before and during a service encounter as well as the outcomes of negative emotions within the service process, with a special focus on co-created value due to customer participation and engagement. Previous research attributes the emergence of negative emotions primarily to service failure (e.g., Heidenreich et al. 2015; Sugathan et al. 2017), the research of Singh and Duque (2012), who investigated stress before the service experience but did not focus on customer participation, being a notable exception. The results presented in this thesis demonstrate that not all negative emotions are created equally. This impression might arise from previous research, mainly focusing on negative emotions due to a failure of the service organization or service employee. This thesis demonstrates that, in the case of negative services, negative emotions arise before the actual service encounter and are attributable to the circumstances in which the service is needed. Others, such as CPS, arise from the characteristics of the participation process itself, rather than a failure on the part of an employee or the organization. Wrapping up the results of Chapter 2, it was revealed that cognitive demands and dislike of the employee were non-failure-related antecedents of negative emotions, i.e., CPS, in the service process.

While many previous studies have emphasized the positive outcomes of jointly created value, such as higher customer satisfaction and perceived service quality (see Dong and Sivakumar 2017 for a comprehensive literature review), it is possible that customers in a stressed state might also be exhausted and therefore avoid further contact with the employee, reduce their participation behavior, and finally end up less satisfied. Hence, while Dong and Sivakumar (2017) ascribe the surprising negative effects of customer participation identified in previous studies to a lack of a clear conceptualization of the construct, another option to explain unintended negative effects might be that customers perceive stress within the service process itself. In this sense, CPS is critical to all researchers investigating customers as partial employees, because it could explain the shortcomings and unexpected outcomes in this field.

Third, this research supports and expands upon the previous finding that the co-creation of value is indeed a double-edged sword (Chan et al. 2010) and can increase negative affects within the customer experience on one hand, while also reducing the negative outcomes of negatively affected service encounters. On the bright side, there is engagement, which is a valuable approach to gaining benefits in negative service industries (see Chapter 4). Furthermore, giving the customer responsibility and making him or her aware of the responsibility reduces the negative outcomes of CPS (see Chapter 3). On the dark side, however, the characteristics of the participation process can overtax customers, leading to negative emotions such as CPS (see Chapter 2). Following the above reasoning, encouraging customers to participate and engage in a service process can increase and decrease negative affective states,

which indicates that type of service might be a relevant means of differentiating between the dark and the bright side. Chapter 2 reveals that the more knowledge is needed to participate, the higher the chance of negative emotions arising. Furthermore, the more obliged the customer is and the more important the results are, the higher the risk of negative emotions. This is especially likely in professional services (e.g., financial services), which are consequently very likely to create stressful situations for customers. On the other hand, as highlighted in Chapter 4, those services that solve relevant and important problems for the customer (i.e., negative services) could create positive emotions, gaining positive organizational outcomes such as recommendations and customer satisfaction if they encourage customers' engagement. Following Dong and Sivakumar (2017), one possible differentiation might also be how critical participation is to service outcomes. While mandatory activities such as providing relevant documents in a financial consultation can increase pressure on the customer, replaceable and voluntary participation diminish customer demands, because these tasks can also be done by the organization or not at all.

Fourth, this thesis makes various contributions to theory. With the adaption of the JD-R model (Demerouti et al. 2001) and the job characteristics model (Hackman and Oldham 1976) to service marketing research, the findings detailed above contribute to the field by showing the relevance of organizational models to service research (Stock and Bednarek 2014). Furthermore, using two different theories, a comprehensive stress model that reveals the antecedents of CPS (see Chapter 2) and a job design theory that reveals motivational potential (see Chapter 3), leads to a better understanding of a specific negative emotion, CPS, in the customer experience. Bakker and Demerouti (2014) noted that job design models often miss job stressors and that job stress models often ignore motivational aspects; using both a job design and a stress theory, however, leads to a comprehensive understanding of CPS within the customer experience. Furthermore, the JD-R model (Demerouti et al. 2001) can be adapted to consider the emergence of stress on a rather micro level (i.e., the individual customer) while the adapted job characteristics model (Hackman and Oldham 1976) adds a meso perspective, because it considers environmental factors that can be influenced by service organizations (i.e., giving the customer feedback or not). The results of this thesis (Chapters 2 and 3) empirically emphasize that the idea of both models—investigating the antecedents of strain and changing the environment to achieve better outcomes—are useful in explaining negative emotions in a service environment where the customer is a so-called “partial employee” (Mills and Morris 1986).

By adding additional customer-specific variables (e.g., customer expertise), adapting the structure of the model, and adapting job characteristics and psychological states to the customer context (i.e., responsibility and feedback), the common theoretical base can be extended in a contextual way, as can the knowledge about existing demands and resources. Using two complementary theories and thereby contributing to a broader understanding of theory, this research is important, as it signals the importance of a deeper understanding of where negative customer emotions emerge and when and how service organizations can intervene in such cases. A consolidation of both theories offers various starting points to answer such questions: For example, the interaction effect of job characteristics and participation demands might influence the emergence of CPS before the service encounter for recurring customers.

Fifth, this thesis makes a conceptual contribution in its study of negative services (Chapter 4). Following MacInnis' (2011) suggestions on how to identify conceptual contributions in marketing, the following specific dimensions were identified: For the domain of negative services, *identifying* is achieved by developing a clear definition for negative services. In developing a new typology of four different types of negative services, the boundaries of negative services are revealed, and it is demonstrated that many service domains could be investigated within the scope of negative services depending on the level of investigation (e.g., negative from a subjective customer perspective or negative for all customers). Furthermore, the typology outlines the difference of negative services to other domains such as positive and routine services. There is little existing research on negative services, but those studies that have been published have largely investigated negative services without presenting a clear definition. The definition and typology offered in this thesis provide a valuable source for further research in this field. *Delineation and differentiating* thus constitute a conceptual contribution, and *integrating* is achieved in the revelation of the relationship to customer engagement and the connection of both domains (customer engagement and negative services) in a conceptual framework.

5.2 Managerial Implications

This thesis provides valuable insights for managers who want to prevent negative customer emotions within the service experience or have to deal with negative customer emotions during the service experience and within the domain of negative services.

First, although in recent years companies have made more and more use of "partial employees" by shifting work to their customers (e.g., self-check-ins at the airport and at hotels, self-check-outs at supermarkets, setting up the Internet at home),

the findings of this thesis reveal that this does not always turn out well because customers often cannot respond to cognitive demands adequately, feel stressed and exhausted, and in the end are not satisfied with the service. It is therefore important that managers recognize potential stressors and that they might have negative consequences. Instead of considering customer participation as the holy grail of marketing, managers might try to reduce participation demands by focusing on the focal service experience. They might invest in fun and easy service experiences instead of making customers' lives more complicated by creating more and more challenging participation tasks. The recognition that customers might easily be stressed, especially in professional services, should spread throughout service organizations, and service providers could train their employees accordingly. To avoid the negative impact of social aversion (i.e., a customer coming to dislike an employee) frontline employees should be trained to select customers according to personal preferences or empathy. While frontline employees are often rewarded for frequent customer contact, as reflected in the volume of sales (i.e., the fastest and most active employees look after the most customers), an awareness of possible customer-employee mismatches and long-lasting outcomes of disliked employees (e.g., reduced participation behavior and lower customer satisfaction) points to the need for other requirements and measures for employees' success. Managers might consider customer feedback as a relevant measure for a successful consultation or the amount of follow-up appointments. This might also motivate frontline employees to build positive relationships with their customers.

Second, in line with Dong and Sivakumar (2017), managers should evaluate whether customer participation in their specific organization is critical within the service encounter and relevant to creating a specific outcome. Hence, they can adapt one of the following specific actions. For mandatory customer participation, when customers' activity is needed to ensure the intended service outcome (as in financial services; see Chapters 2 and 3), managers should be aware that the demands due to this obligation can increase CPS, especially if the cognitive demands are high and the related tasks are difficult to understand. In such cases, managers may take certain actions to reduce CPS within the service encounter, as it will never be inevitable. The results of this thesis indicate that social support is not always appropriate; however, if managers can match up customer-employee dyads that contain some kind of empathy beforehand (Wieseke et al. 2012), social support could be an option employees can provide. Furthermore, employees can encourage customers and state their responsibility for a successful service outcome. To achieve these goals, employees must be trained to be aware that CPS might occur and how to respond to customers who are stressed. While employees are often trained to make follow-up sales calls,

organizations might rethink this approach for the best of the service experience, as this might further enhance pressure on customers.

For managers who work in an industry in which customers' co-creation is rather voluntary or replaceable by the firm (e.g., most negative services; see Chapter 4), this research has slightly different implications. If the service is demanding for the customer, employees must still be trained to recognize customers who are overtaxed and stressed due to the participation process, but there is always an option to ease the process for those customers. For example, service organizations can offer added services to undertake a specific task. It is assumed that customers' engagement in negative services is often voluntary, and the results herein reveal that the integration of a customer might also be beneficial to service providers in terms of customers' commitment or positive word of mouth. Yet, managers of such services might train their frontline employees to deal with customers whose unpleasant circumstances force them to employ the organizations service. Employees in these industries might need the ability to calm customers down, help them to cope with difficulties, and motivate them to engage in the service process to find a better solution.

Third, the findings emphasize that customer expertise is an important resource to mitigate CPS. Hence, managers may train employees to encourage customers to use their own resources and engage in customer communities, to support other customers, and share their knowledge. Managers might therefore not only train employees but also create incentives for customers to participate, for example by providing an appealing digital environment where customers can exchange their questions. Furthermore, organizations should extend their service processes to increase customer expertise, such as by providing informative material and workshops to increase people's knowledge at different levels of customer expertise and products. If such events are appealing to customers (e.g., the event is really exciting, special, and entertaining), this might convince customers to attend who are usually not interested in the service. Hence, organizations that provide negative services might reach out to customers who would usually ignore the organization unless they needed the service it provides and present them with more knowledge.

5.3 Limitations and Further Research Directions

The findings of this thesis are subject to some limitations, which opens avenues for future research.

First, CPS was investigated in the context of financial services using a critical incidents technique and a cross-sectional and dyadic study design. This approach entails two limitations. First, the causality of the effects is founded in theory and conceptual work: Future research might consider a longitudinal or experimental study design to prove causalities. Second, the sample population comprised customers who

had solicited financial advice within the last 6 months, and their respective memories of their service encounters could have faded due to the amount of time between the consultation and the survey. Further research could consider a critical incident diary approach to gain insights into unbiased feelings right after a service encounter. It might also be helpful to collect diary data from frontline employees to report behavior of stressed customers. The results of a critical incidents technique could also reveal insights into various other industries (e.g., telecommunication or health services) to extend the findings beyond financial services.

Second, the research models presented in Chapters 2 and 3 are both restricted in their complexity to achieve a clearly structured model. Other variables might be relevant to understand the emergence and outcomes of CPS. The widespread research on the JD-R model offers various starting points for further studies, such as distinguishing between challenge and hindrance demands (LePine et al. 2004). Further research might consider demands such as time pressure or environmental factors—depending on the research context, demands and resources could also change in relevance. In the same manner, further variables from the job characteristics model, such as task significance (Hackman and Oldham 1976), might be useful in other service settings to reduce unwanted outcomes of CPS.

Third, this thesis only reviews negative affective states arising before the service encounter in a conceptual manner. Even though the conceptual study makes several contributions to the research of negative services, the arising limitations are two-fold. First, the emergence of pre-encounter negative affective states should not be restricted to negative services; work or family stress or environmental factors such as traffic jams also cause negative emotions, could also be relevant. Customers might bring those negative emotions with them even to routine services such as grocery shopping. Further research might consider pre-encounter affective states, which could be especially relevant to frontline employees as they are the first ones to face customers' negative emotions—they should be trained to cope with such situations and not to take them to heart. Secondly, the categorization of negative services should be verified with empirical data. Therefore, future research might consider the critical incident diary method for both customers and organizations, to gain insights into the underlying mechanisms of negative services and thereby obtain a better understanding of different negative service types. Generally speaking, further research is encouraged to enhance research about negative services, as this domain is underrepresented in service research even though it affects many fields in the service industry, including health care, insurance, and repair services.

Fourth, empirical insights into negative affective states within the customer experience are lacking in various fields. While this thesis sheds some light on negative

affective states before and during the customer experience, it addresses only one specific affective state, CPS, and one specific domain, negative services. While the context of this CPS study is financial services in which customer participation is mandatory, future studies might examine contexts in which customer participation is replaceable with a firms' activity. Technical activities such as setting up a modem are not only interesting in the case of replaceable participation, but also demanding for customers who have low technical expertise, lack experience, or are older; studies on this aspect would expand knowledge about participation demands in other contexts. Moreover, this thesis did not capture negative affective states post-encounter. Painful service experiences might cause such feelings even when they are carried out flawlessly, as could high and unexpected bills for a service. In sum, there are various starting points for future research in this field that consider other affective states, contexts, service domains, and stages of the customer experience.

5.4 Conclusion

Researchers and practitioners consider emotions and customer participation within the customer experience as a relevant issue to address organizational challenges such as increasing wages and approaching customer expectations of the customer experience such as higher service quality, individualization, and variety at the same time. However, to date research in this field has failed to provide empirical proof about negative customer emotions in flawless customer experiences with a focus on value jointly created by employees and customers.

Using a conceptual, qualitative, and quantitative approach, this thesis offers insights into negative affective states in customer experience and points out various starting points as to how organizations can handle and reduce such negative affective states. This thesis introduces CPS as a relevant construct to service marketing literature, reveals affected industries, highlights drivers of CPS and its unwanted outcomes, and lastly reveals mitigating moderators. Thereby, this thesis highlights the relevance of CPS for future research. This thesis also contributes to extending the theory as well by adapting and expanding two models from organizational research to the service context. Furthermore, the conceptual study sheds light on pre-encounter negative emotions and presents a precise definition and a corresponding typology of negative services. By relating customer engagement to negative services, managers can use customer engagement as a strategy in these industries. It is hoped that this thesis contributes to the existing body of research on negative affective states within the customer experience, illustrating different states of the service encounter (i.e., during—see Chapters 2 and 3— and pre-encounter—see Chapter 4) where negative affective states can occur. The aim of this work is to enhance awareness of the

issue of unintended negative affective states and to inspire marketing practitioners to take action to reduce emerging strains on customers.

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Declarations of Co-Authorship



KO-AUTORENERKLÄRUNG DECLARATION OF CO-AUTHORSHIP

(Für kumulative Dissertationen)

Name des Kandidaten:

(Name of the candidate)

Stephanie Haager (geb. Treger)

Titel des Artikels (Title of the article):

A Customer Participation Demands–Resources Model: Customer Participation Stress in Retail Banking

☐ nicht eingereicht (not submitted)

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Arbeitsanteil des Kandidaten an vorgenanntem Artikel Quantification of candidates contribution to the article (overall):

☐ hat zur Arbeit beigetragen/has contributed to the work (<1/3)

☐ hat wesentlich zur Arbeit beigetragen/has made a substantial contribution (1/3 to 2/3)

☒ hat einen Großteil der Arbeit allein erledigt/did the majority of the work independently (>2/3)

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I hereby confirm the candidate's contribution as quantified above.

Hohenheim, 17.09.18

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Ich bestätige die Richtigkeit der o.g. Arbeitsanteile in Vertretung für Dr. Julian Volz in meiner Funktion als Betreuerin der Dissertation. Prof. Dr. Marion Büttgen



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Hiermit bestätige ich die Richtigkeit des oben beschriebenen Arbeitsanteils des Kandidaten.

I hereby confirm the candidate's contribution as quantified above.

Köln, 13.09.2018

Ort, Datum *Place, Date*

Unterschrift Ko-Autor *Signature Co-author*



KO-AUTORENERKLÄRUNG *DECLARATION OF CO-AUTHORSHIP*

(Für kumulative Dissertationen)

Name des Kandidaten:

(Name of the candidate)

Stephanie Haager (geb. Treger)

Titel des Artikels (Title of the article):

The Dark Side of Customer Participation: Reducing Negative Consequences of Customer Participation Stress

- ☒ nicht eingereicht (*not submitted*)
- ☐ eingereicht bei (*submitted to*):
- ☐ Zur Veröffentlichung angenommen oder veröffentlicht in (*accepted for publication or published in*):

Arbeitsanteil des Kandidaten an vorgenanntem Artikel *Quantification of candidates contribution to the article (overall)*:

- ☐ hat zur Arbeit beigetragen/has contributed to the work (<1/3)
- ☐ hat wesentlich zur Arbeit beigetragen/has made a substantial contribution (1/3 to 2/3)
- ☒ hat einen Großteil der Arbeit allein erledigt/did the majority of the work independently (>2/3)

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Hiermit bestätige ich die Richtigkeit des oben beschriebenen Arbeitsanteils des Kandidaten.

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Passau, 12.08.2018

Ort, Datum *Place, Date*


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